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FUNDAMENTALS OF HOUSING STUDY

A DETERMINATION OF
FACTORS BASIC TO AN UNDERSTANDING OF
AMERICAN HOUSING PROBLEMS

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J.E.D.

CONTENTS

CHAPTER	PAGE
I. PURPOSE AND METHOD OF PROCEDURE	I
Increasing Social Consciousness of the School	1
Housing as an Area for Study	2
Source of Data	2
Methods of Procedure	3
II. THE OBJECTIVES OF HOUSING	9
Methods Used to Determine List of Objectives	9
Frequency Rank of Objectives	10
Sources of Lists of Values	12
III. HOUSING STANDARDS ESSENTIAL TO ACHIEVEMENT OF HOUSING VALUES	14
What is Good Housing?	14
Purpose of This Chapter	16
Methods of Determining Standards	17
Standards for a Good Home	17
Standards for the Surroundings of a House	22
Standards for the Neighborhood	24
Standards for the Municipality	26
Sources of Lists of Standards	28
IV. KINDS OF SHELTER NOW AVAILABLE AND OCCUPIED IN THE UNITED STATES	29
Does the United States Have Good Housing?	29
General Housing Conditions	35
Housing Conditions of Social Groups	36
Conditions of American Urban Housing	47
Conditions of American Rural Housing	61
Qualities of Home Surroundings	70
Qualities of American Neighborhoods	71
Qualities of Municipalities	74

CHAPTER	PAGE
V. EXTENT TO WHICH AMERICAN HOUSING ACHIEVES ITS OBJECTIVES	79
Effects of Housing Conditions upon Physical Well-Being	79
Effects of Bad Housing upon Mental Well-Being	88
Effects of Housing upon Individual-Social Traits	94
Effects of Housing Conditions upon the Family as a Group	105
Effects of Housing Conditions upon the Neighborhood	107
Effects of Housing Conditions upon the Community	110
VI. SHORTAGES AMONG FACTORS RELATED TO PRODUCTION OF HOUSING	114
Analysis of Essential Factors in Housing	114
Is There a Shortage of Natural Resources for Production of Houses?	117
Is There a Shortage of Human Resources for Production of Houses?	121
Is There a Shortage of Capital Resources?	143
Is There a Shortage in Processes Essential to Production of Housing?	146
VII. SHORTAGES AMONG FACTORS RELATED TO DISTRIBUTION OF HOUSING	156
Is There a Shortage in Resources Essential to Distribution of Housing?	156
VIII. SHORTAGES AMONG FACTORS RELATED TO DISTRIBUTION OF HOUSING (<i>Continued</i>)	172
Is There a Shortage Among Processes Essential to Distribution of Housing?	172
IX. SHORTAGES AMONG FACTORS RELATED TO CONSUMPTION OF HOUSING.	231
Human Resources Essential to Efficient Consumption of Housing	231
Processes Essential to Efficient Consumption of Housing	245
X. SUMMARY OF SHORTAGES AMONG HOUSING FACTORS	250
Summary of Shortages Among Housing Factors Related to Production of Housing	250

CONTENTS

vii

CHAPTER	PAGE
Summary of Shortages Among Housing Factors Related to Distribution of Housing	253
Summary of Shortages Among Housing Factors Related to Consumption of Housing	259
XI. SUGGESTED PATTERNS OF HOUSING REFORM	263
Suggested Remedial Procedures	263
Remedial Procedures Suggested for Different Agencies	265
XII. USE OF THIS STUDY IN HOUSING EDUCATION	305
Summary of Purposes	305
Suggestions for Use of This Study	307
Further Research Suggested by This Study	309
How This Study May Be Used in Development of a Unit on Housing	310
A Course of Study Unit: Improvement of American Homes	312
Overview	312
Objectives	313
Chief Problems of the Unit	320
Suggested Activities	321
Suggestions for Evaluation	327
BIBLIOGRAPHY	330
INDEX	349

CHAPTER I

PURPOSE AND METHOD OF PROCEDURE

INCREASING SOCIAL CONSCIOUSNESS OF THE SCHOOL

A TREND toward greater consideration by the school of contemporary problems began early in the present century, and by 1920 was evident in a change from exclusive emphasis upon history and geography to a broader emphasis upon various phases of social studies and social activities (278:191).¹ Lull (272:83) sees this change becoming noticeable with the report of the Committee on Social Studies of the Commission on the Reorganization of Secondary Education of the National Education Association, published in 1916 (273). He describes it as a movement to introduce subjects into the high school curriculum on the basis of direct preparation for life (272:84).

This growing interest in relating education to contemporary social problems is noted by Brunner (259:12-13), who believes that a study of educational attitudes between 1900 and 1933 would show: that educators had become less interested in techniques and more interested in the relationship between education and social change; that a growing minority were coming to believe that education should help to make social change understandable; and that a few believed education should definitely attempt to influence social change.

Interest in contemporary social-economic problems has increased rapidly since 1929 because many educators believe the financial depression, which began about that time, was partly due to a

¹ Because of the large number of citations in this book, references are indicated by code numbers. The citation here refers to reference No. 278, p. 191, in the Bibliography at the end of the book (see pages 330 to 348).

failure of the school to educate for better understanding of these problems. There is a growing demand for a type of educational material to supplement, or to replace, the traditional textbook in the social studies. What is needed is current and accurate information and interpretation of the most vital problems which the community faces day by day.

HOUSING AS AN AREA FOR STUDY

Any large social-economic area selected by the teacher for study must be analyzed to determine the basic factors which must be studied in detail in order to understand the main problem.

This study attempts such an analysis of one important social problem, *housing*, which is becoming recognized as a problem worthy of study in the schools (8:293). If it is to be a subject for social studies units, then an analysis must be made to determine the most important aspects of housing to be presented. The general purpose here is to determine for the teacher through an analysis of writings on housing the factors basic to an understanding of the housing problem, with special reference to the United States.¹ The factors studied include: (1) objectives of housing, (2) housing standards essential to a realization of these objectives, (3) shortages in contemporary American housing in the light of these standards, (4) results of housing shortages in terms of the objectives of housing, (5) shortages among factors related to production of housing, (6) shortages among factors related to distribution of housing, (7) shortages among factors related to consumption of housing, and (8) possible remedial procedures.

A further purpose is to suggest educational procedures which might promote an understanding of housing problems.

SOURCE OF DATA

This study is not limited to primary sources of housing information; while government documents and statistics of housing

¹ While America has much to learn from Europe, only brief mention of European housing is included here. Likewise, because of their temporary nature, this study does not describe in detail the recent specific housing accomplishments of the government.

research organizations are cited throughout, secondary and derivative sources are also used.

Conclusions and generalizations are not here presented as having been proved to be true. They should be accepted as being true "according to the sources cited." It is believed that the sources herein cited are reliable. The names of the authors quoted are the names frequently encountered in reports of housing activities in the United States. When the Federal Government appoints committees to report on housing conditions, some of these names are almost always listed on the committees; when social science research societies call conferences on housing problems, these names occupy prominent places on the programs. These names are those often seen in lists of officers of housing research organizations, among the authors of symposia on housing problems, and in bibliographies on housing.

Nearly all generalizations stated are supported by government documents or reports of housing research organizations. Those generalizations not so supported are prefaced with "According to prominent writers on housing," or some similar phrase to indicate sources of the material upon which generalizations are based.

METHODS OF PROCEDURE

Steps in making the study were as follows: (1) writings were selected for study from seven bibliographies on the basis of a sampling of types of authorities; (2) a few writings were examined to determine the criteria for further gathering of data; (3) further references were selected on the basis of a sampling of types of sources; (4) data on many phases of housing were collected and recorded according to the criteria determined; (5) the data were further grouped under a revised and more detailed classification; (6) more writings were examined for material treating the items in the new classification; (7) the new data were recorded under the new classification; (8) as the study progressed, further relevant information was recorded whenever found; (9) the data were summarized in a classification list (Chapters II, III, and XI), or as generalizations (Chapters IV to X).

Methods of Selecting Writings

For purposes of orientation in the types of subjects discussed by writers on housing, several index sources issued since 1928 were examined, including *United States Catalogue*, *Readers' Guide*, *Industrial Arts Index*, and several bibliographies. From these sources, seven bibliographies prepared by housing research organizations, public libraries, and housing authorities were selected. Sources of these bibliographies included: Chicago Municipal Reference Library (43), Detroit Public Library (56), National Association of Housing Officials (136), Russell Sage Foundation Library (200), and Welfare Council of New York City (233); also bibliographies selected by Catherine Bauer (19:305-25), and Edith Elmer Wood (243:299-306).

Sampling of Types of Sources

From these bibliographies were selected eighty items which proved to contain material of a general nature on American housing problems, and which appeared to represent a sampling of types of authoritative sources which included: (1) eleven volumes and index of reports of the President's Conference on Home Building and Home Ownership; (2) recent general books on housing by Edith Elmer Wood, Catherine Bauer, *Fortune*, Pink, and Holden, Wright, and Stein; (3) two symposia on housing containing a total of twenty-two articles, published by the Duke University School of Law and the Museum of Modern Art (New York) respectively; (4) two articles from *Proceedings of the National Conference on Low Cost Housing*, Cleveland, October 25, 26, 27, 1933; (5) five bulletins of the Federal Housing Administration; (6) two items including one yearbook and one report from the National Association of Housing Officials; (7) three volumes by the Committee on Regional Survey of New York and Its Environs; (8) two reports by the Pittsburgh Housing Association; (9) Volumes III and VI of the *Harvard City Planning Series*; (10) twenty-three miscellaneous books, bulletins, and magazine articles listed in the seven bibliographies which treated of general housing problems; and (11) two widely quoted books written

prior to 1928, by Carol Aronovici and Lawrence Vieller respectively.

Determination of Criteria for Gathering Data

To determine criteria for the gathering of general statements on housing, several comprehensive works from the foregoing list were selected, including Volumes I, IV, V, VI, VIII, XI, and the General Index of the Report of the President's Conference (176, 177, 180, 181, 182, 184, 187);¹ Wood, *Recent Trends in American Housing* (243); Bauer, *Modern Housing* (19); Vieller, *Model Housing Law* (228); and Pink, *The New Day in Housing* (168). These books were examined to determine the general housing topics which must be studied to understand the social and economic problems of American housing.

It was found that housing topics were related mainly to housing objectives, housing standards, housing conditions, effects of housing conditions, causes of housing conditions, and housing remedies. Therefore statements were to be selected which were related to these topics. Statements were to be rejected which (1) did not relate to one of the foregoing topics; (2) were applicable only to a foreign country or to a small section of the United States; (3) dealt specifically with home furnishings, homemaking, details of construction, details of style and other specific items; (4) dealt specifically with sub-classes of building materials, such as those which compared different kinds of wood used in building; (5) dealt with specific technical processes (statements about general processes, such as prefabrication, were included); (6) dealt with the history of housing.²

Further Selection of References

Before proceeding with the collection of data, it was thought desirable to select enough writings to make a total of 100 items; therefore a small sampling was also selected on the basis of frequency of mention of authors' names. The seven bibliographies

¹ Numbers refer to references in the bibliography at the end of this book.

² In the final revision, some information regarding the history of housing was included in Chapter IV.

were examined for frequency of appearance of names, and twenty more references were selected, written by authors whose names appeared three or more times; seven of these names appeared five or more times. Organizations as well as individuals were considered to be authors. The additional twenty items were written by Carol Aronovici, H. S. Buttenheim, Albert Mayer, Lewis Mumford, Coleman Woodbury, Frank Lloyd Wright, Housing Study Guild, Bleecker Marquette, Philadelphia Housing Association, Pittsburgh Housing Association, Frank Watson, and Lawrence Vieller. More than one item from each of several of these authors was used.

Collection of Data and Information

With the foregoing criteria as a guide, the 100 items selected were read and summarizing statements were recorded on cards. About 3,000 cards bearing information of this sort were assembled.

Determining a Detailed Classification

Information on the 3,000 cards was studied and the cards were grouped together in categories. On this basis the classification represented by the outline of Chapters II to XI of this study was determined.

Further Reading and Classification of Data

When the cards were classified, it was found that many items in the classification were adequately covered by the data collected, whereas many other items required a further gathering of data. Other references were sought which seemed to be relevant to the various categories in the classification set up. An attempt was made to select references from reliable authors on the basis of further sampling of types of sources.

The following sources were used: (1) further general books on housing; (2) reports from colleges of agriculture; (3) official housing and planning authorities and boards and commissions on housing and related problems; (4) social service and welfare organizations; (5) reports of national conferences; (6) reviews in

Housing Digest and other publications of digests; (7) authors cited in the President's Conference reports; (8) endowed social and economic research agencies; (9) journals and reports of social science research organizations, such as American Academy of Political and Social Science; (10) journals and reports of technical organizations and groups, such as *Engineering News Record*, *Planners' Journal*, *Architectural Forum*, etc.; (11) Congressional bills; (12) departments in the United States Government; (13) reports of the President's Research Committee on Social Trends; (14) miscellaneous articles on housing and related subjects in newspapers and news-editorial magazines, including *Nation*, *Common Sense*, *Fortune*, *Social Forces*, *New York Times*, *New York World-Telegram*, *Survey Graphic*, *State Government*; (15) sociological surveys and general studies in economics and sociology.

This list of sources accounts for an additional 120 references, making a total of 220. Adding to this the five bibliographies (in addition to those in the books by Bauer and Wood which are included in the foregoing sources) and thirteen references relating to principles and methods of housing education, the total is 238 items which comprised the bibliography of the first draft of this study.

Treatment of Data

Data gathered were summarized under each classification heading as follows:

- Chapter II. A classified list of objectives (values) of housing, with references.
- Chapter III. A classified list of housing standards, with references.
- Chapter IV. Classified citations and quotations descriptive of American housing conditions, with a number of summarizing generalizations for each major classification heading.
- Chapter V. Same relative to effects of housing conditions in terms of values listed in Chapter II.
- Chapter VI. A detailed outline and analysis of the basic factors of the housing problem, and generalizations with supporting citations relative to shortages among factors related to production of housing.
- Chapter VII. Generalizations with supporting citations relative to shortages among *resources* essential to distribution of housing.

- Chapter VIII. Same relative to shortages among *processes* essential to distribution of housing.
- Chapter IX. Same relative to shortages among factors related to consumption (use) of housing.
- Chapter X. A classified summary of generalizations which express shortages, selected from Chapters VI to IX.
- Chapter XI. A classified list of possible remedies for housing shortages as recommended by housing authorities.

Use of Additional Information

After the first draft was completed, additional references were consulted in order to obtain data from more recent writings. These included a symposium on housing, the March, 1937 issue of the *Annals of the American Academy of Political and Social Science* (4), United States Congressional documents, reports of governmental bureaus, general books on housing, and documents issued by housing research organizations. A total of 283 references were used in this study. These references are listed in the Bibliography.

This study has not attempted to solve the problems of housing, but rather to determine a detailed classified list of the concepts under which housing must be studied, and to indicate sources where information may be found for a study of these problems.

CHAPTER II

THE OBJECTIVES OF HOUSING

WHY do we build houses? In building them, what values do we seek? The purpose here is to list the primary human satisfactions which good housing seems to achieve. These are the ends which people seek when they build dwellings, as distinguished from means to such ends. *Objectives* and *values* are here used synonymously.

METHODS USED TO DETERMINE LIST OF OBJECTIVES

In the examination of writings for general statements on housing, *objectives* or *values* was one of the topics regarding which information was sought. In the 3,000 original data cards of this study, nearly 1,000 statements were found which made some mention of housing values. From these, a total of 85 primary values were listed, of which 52 were related to individual and family welfare, and 33 to neighborhood and community welfare. These values include:

*Values of physical well-being and security:*¹ Physical health, cleanliness and sanitation, safety, comfort, rest and relaxation, economy and energy, shelter, physical security, care of the sick, physical growth of children;

Values of mental well-being and security: Experience of freedom resulting from plenty of room, privacy, growth of individuality and personality, economic security, convenience, esthetic satisfaction, opportunity for recreation, peace and tranquillity, happiness, feeling of security, pleasure and enjoyment, cheerful-

¹ Values are listed within each paragraph in order of frequency of mention. Exact frequencies and page references for each value are shown in the type-written manuscript of this study, on file at Teachers College, Columbia University.

ness, pride of possession or ownership, satisfaction, contentment, pleasant emotional associations, good humor and disposition, self-confidence, dissatisfaction with imperfection, emotional maturity and adjustment, self-reliance, ideals;

Individual traits having social value: Good character and morals, decency, cooperativeness, efficiency, thrift, good citizenship, neatness and orderliness, social adjustment, hospitality, sense of community membership, friendliness, broader social horizons, loyalty;

Values to the family as a group: Pleasant family relationships, preservation of the "home spirit," family stability, popularity of the home as a social center, maintenance of the social status of the family, permanency enough to insure family values yet mobility enough to allow for vocational adjustment, division of labor;

Values to the neighborhood: Ability of neighborhood to be self-supporting, attractiveness in plan and physical features, even distribution of the population without congestion, opportunity for harmonious social contacts, harmony with larger community plan, community pride and loyalty, tendency to act as a group in purposing and acting, social stability, harmonious neighborhood development, harmony of property with landscape;

Values to the larger community, state, or nation: Stability in property values, stimulation of employment and industry, steady and reasonable growth, better distribution of wealth, economy in community human values, efficiency in the building industry, capable and responsible electorate, maintenance of democracy, financial economy, adequate housing standards and codes, proper distribution and separation of buildings, adequate return to labor, adequate number of houses, equitable taxation, tendency and opportunity to maintain homes efficiently, availability of good building sites, fairness to all classes in housing policies, adequate traffic facilities and plan, maintenance of tax-paying ability, racial harmony, attractiveness to new industries, safe land titles, freedom from exploitation, freedom from economic depression.

FREQUENCY RANK OF OBJECTIVES

Frequency of mention of the foregoing values ranged from 1 to 60. It is not claimed here that order of frequency of mention of

housing values determines with a high degree of reliability their order of importance. It seems reasonable, however, that the upper one-third of values, as determined by frequency of mention, includes the most important ones, however they may differ in rank among themselves. Table I shows the 17 most frequently men-

TABLE I

FREQUENCY RANK OF UPPER ONE-THIRD OF HOUSING VALUES RELATED TO INDIVIDUAL AND FAMILY WELFARE AS DETERMINED BY FREQUENCY OF MENTION IN HOUSING LITERATURE

<i>R*</i>	<i>Value</i>	<i>F</i>	<i>R</i>	<i>Value</i>	<i>F</i>
1	Physical health	60	9	Opportunity for recreation .	28
2	Experience of freedom result- ing from plenty of room ..	50	10	Good character and morals .	27
3	Privacy	47	11	Esthetic satisfaction	22
4	Creative expression of growth of individuality and per- sonality	44	12	Peace, quietness and tran- quillity	24
5	Economic security	43	13	Pleasant family relationships	19
6	Cleanliness and sanitation .	35	14	Comfort	16
7	Convenience	34	15	Decency	15
8	Safety	32	16	Rest and relaxation	14
			17	Economy of energy	12

* *R* indicates frequency, and *F* indicates frequency of mention.

tioned values related to individual and family welfare, and Table II the 11 most frequently mentioned values related to neighborhood and community welfare. These are the values which good

TABLE II

FREQUENCY RANK OF UPPER ONE-THIRD OF HOUSING VALUES RELATED TO NEIGHBORHOOD AND COMMUNITY WELFARE AS DETERMINED BY FREQUENCY OF MENTION IN HOUSING LITERATURE

<i>R</i>	<i>Value</i>	<i>F</i>	<i>R</i>	<i>Value</i>	<i>F</i>
1	Stability of property values	41	6.5	Economy in community hu- man values	13
2	Stimulation of employment and industry	31	8	Efficiency in the building in- dustry	12
3	Steady and reasonable growth rather than a "boom"	22	9	Opportunity for harmonious social contacts	11
4	Better distribution of wealth	17	10	Economy in community fi- nancial resources	9
5	Ability of neighborhoods to be self-supporting	16	11	Community pride and loy- alty	8
6.5	Even geographical distribu- tion of population rather than congestion	13			

housing should provide for individuals, families, neighborhoods, and larger communities.

Although this list is intended to include *ends to be sought*, and to exclude *means to such ends*, some of these values are both ends and means, particularly those in Table II. For example, "efficiency in the building industry" is a means of securing good housing, yet widespread improvement in housing and the resulting change in public demand would result in greater efficiency in the building industry, which is a community objective or value.

However people might disagree as to the relative importance of the foregoing values, there would be little disagreement upon the proposition that these values are the ones which house-builders and planners should emphasize. The dwelling and the community which achieved the foregoing twenty-eight values most frequently mentioned would represent a relatively high standard of living, while the dwelling and community which achieved all of the 85 values here listed would indeed foster a high type of personality and citizenship.

SOURCES OF LISTS OF VALUES

Sources from which the foregoing lists of values were obtained are shown in Table III and in the list of references at the end of this chapter.

TABLE III

TYPES OF SOURCES FROM WHICH LISTS OF VALUES WERE OBTAINED AND
NUMBER OF ITEMS (BOOKS OR ARTICLES) FROM EACH SOURCE

<i>Type of Source</i>	<i>No. of Items</i>	<i>Type of Source</i>	<i>No. of Items</i>
City housing associations ...	12	Housing research organiza- tions	1
Conferences on housing and city planning, including President's Conference ...	12	National housing associations	2
Departments of Federal Gov- ernment	6	Magazines on city and state planning	1
Educational materials on housing	2	Social service magazines	1
General books and pamphlets on housing	7	Social service organizations .	1
General sociological studies and surveys	4	State and regional planning associations	8
		Symposia on housing problems	18
		Total	75

Authors and page references from which lists of values were obtained are as follows:

- Alfred, Helen L. (2:335)¹
 Aronovici, Carol (14A:69-74; 59A:148-157)
 Bauer, Catherine (14C:20-3; 10:22)
 Bemis, Albert F. (21:11, 21, 32-8, 48, 89, 113-5, 140-2, 225-38, 329, 346-8, 375)
 Better Housing League of Cincinnati and Hamilton County, Inc. (23:3)
 Bettman, Alfred (59B:206-12)
 Bruner, H. B. (258:52, 57)
 Buttenheim, Harold S. (39:1-10; 59D:198-205)
 Draper, E. S. and Augur, T. B. (59F:168-75)
 Federal Housing Administration (68:1-8; 69:1-11; 70:4-5; 71:5-7; 73:1-5)
 Fink, Joseph (74:1-7)
Fortune (77:1-37, 78, 98-100)
 Fremantle, Sir Francis (78:39)
 Goldfeld, Abraham (14D:66-8)
 Holden, Arthur C. (91:1-7)
 Holden, Wright, and Stein (93:8, 12-4, 18, 22-4, 29-32, 42-5)
 Ihlder, John (98:1-3; 102:1-3)
 Kohn, Robert (14C:11-14)
 Lynd and Lynd (111:106)
 Marquette, Bleecker (117:2-6; 120:3-5)
 Metropolitan Housing Council (126:1-4; 127:2-4)
 Mumford, Lewis (14F:15-19; 131:75, 85, 109-11, 144, 159, 179, 189, 229)
 National Association of Housing Officials (135:6-16)
 National Education Association (274:6-12)
 National Public Housing Conference (145:1-2)
 Nelson, Herbert U. (59H:158-67)
 Newcomb, Robinson (14G:59-62)
 Newman, Bernard J. (151:2-5)
 Paine, G. Lyman, Jr. (14H:75-8)
 Pennsylvania Association of Planning Commissioners (161:49-51)
 Pennsylvania Department of Internal Affairs (162A; 162B; 162C; 162D; 162E; 162F)
 Philadelphia Housing Association (165:1-7)
 Pink, Louis H. (168:viii, 14, 126-9, 148)
 Pittsburgh Housing Association (171:9-19; 173:1-8; 174:1-2)
 President's Conference on Home Building and Home Ownership (177:xi, 1, 5; 178:1-3; 179:xi, xiv-v, 2, 10-5, 27-32, 39-42, 55, 66, 74-5, 162-8, 170, 190; 180:vii, 1-6, 9-10, 13-4, 17, 19-27, 29-30; 182:4, 10, 12, 19, 30-3, 78; 183:20-9; 184:1-10; 186:x, xii, 1-3, 7-8, 14-41, 57-70, 73, 80-4, 87, 94, 106-8, 110, 114, 147; 187:127, 150-92)
 President's Research Committee on Social Trends (188:465; 189:1-10)
 Regional Plan Association, Inc., New York, N. Y. (193:Vol. II, p. 175)
 Tufts, Joseph P. (213:1-3)
 Unwin, Sir Raymond (14 I:9-10)
 Vieller, Lawrence (227:260-63)
 Warnecke, George W. (59 I:194-7)
 Watson, Frank (231:1-4)
 Wood, Edith Elmer (14K:24-7; 59J:137-47; 243:1-9, 11, 13-4, 34-41, 43-5, 61, 64, 88, 90, 107-9, 122-7, 133-7, 146, 150-4, 167, 172, 176, 183, 185-6, 203, 206, 221, 265, 280-1, 285, 289-90, 293)
 Woodbury, Coleman (59K:213-31)
 Wright, Helen R. (252)
 Wright, Henry (14L:63-5)

¹ Numbers here refer to the Bibliography at the end of this book. This first reference by Alfred is reference No. 2, p. 335.

CHAPTER III

HOUSING STANDARDS ESSENTIAL TO ACHIEVEMENT OF HOUSING VALUES

WHAT IS GOOD HOUSING?

IN THE previous chapter were listed the basic human values which housing should achieve. It seems evident that any evaluation of housing must be in terms of the extent to which it fulfills its purposes. Therefore the general definition accepted in this study is: *Good housing is shelter, with its equipment, furnishings, and environment, which promotes the realization of life values held by its occupants, and which contributes to the stability and progress¹ of that society to which those occupants belong.*

It appears that this definition is a valid one for any time or place. Many of the specific conditions, however, which satisfy the requirements of the definition, vary from time to time and from place to place, and even from family to family. In spite of this variation, there are certain minimum conditions which are believed essential to any house or any community if the inhabitants are to live healthfully and happily. Scientific studies have not been made to determine the exact housing conditions which mark the dividing line between health and illness, or between happiness and conflict; indeed it would very likely be impossible to determine such dividing line because of the variations in human desires and needs. Social workers, sociologists, and other students of housing have, however, after decades of effort and experience, listed minimum requirements which they believe to be necessary to the health and happiness of nearly all families. Many writers believe that a good neighborhood and a good community are as important to good

¹ Progress of a society or community is here defined as increasing ability to provide an environment in which individual life values can be realized.

housing as is a good house, and that the values of home life cannot be realized apart from characteristics of the community. Therefore standards of good housing must include standards for the community as well as for the house.

Minimum Standards for Good Housing

Some authors distinguish between "minimum" and "optimum" standards for housing. It seems reasonable to believe that nobody is more capable of defining good housing than the specialist in household economics. B. R. Andrews (8:237-62) describes four levels of standards, including the *minimum standard*, the *comfort standard*, the *moderate standard*, the *liberal* or *well-to-do standard*.

The *minimum standard*, which would apply to a type of house usually occupied by a laborer's family with an income of \$1,200 to \$1,500, would require the following: five rooms, including three bedrooms if both boys and girls were members of the family; a bathroom and toilet; kitchen equipped with stove and water heater, sink, two laundry tubs, and storage closets; kitchen, living room, and large bedroom at least 10 x 12 feet, and small bedrooms at least 9 x 10 feet; adequate stoves or other means to heat the entire house; and at least as many rooms as persons in the family, rent not to exceed one-sixth of family income, or value of house not to exceed two and one-half times family income; structure and equipment not to create safety hazards; adequate sunlight and ventilation; a wholesome environment, physically and socially; adequate space and facilities for recreation for children and adults.

These appear to be the minimum specifications for a house which will promote the realization of life values for any family.

Good Housing a Relative Matter

That requirements for good housing vary with the economic level of families is recognized by Andrews, as is shown by his classification of standards into four income levels (8:237-9). This is in accord with the definition of *good housing* given at the beginning of this chapter, as that housing which promotes the realization of life values of its occupants. It is evident that values change with changing economic status. A house which promotes

the satisfaction of life values of a laborer's family with an income of \$1,200 a year would surely retard the satisfaction of many important life values of the family in a higher income bracket.

There is, of course, no constant relation between economic status and housing requirements. Housing requirements do not continue to grow less as income grows less, for if that were true, a family with no income would need no house at all. On the lower end of the scale of housing requirements there is a point below which a dwelling could not satisfy the home life values of any family.

One of the lists of standards used as a basis for this chapter was taken from Catherine Bauer's book, *Modern Housing* (19: 142-6). While her list constitutes, on the whole, a considerably higher standard than described above, she asserts that:

. . . they do not in any sense constitute a sliding scale, an ideal which must be modified in practice. The whole point of view behind such minimum standards precludes the possibility of modifying them in deference to class or income distinctions. If you start with sun and air and biological requirements, you cannot say that because this family has only half the income of that family, they should have only half as good an outlook or half as big a playground or half as much water or half a toilet. (19: 146)¹

The requirements quoted from Andrews are accepted here as the minimum specifications for good housing.

PURPOSE OF THIS CHAPTER

Housing authorities and officials believe that, for purposes of legislating and planning procedures for future development of housing, a list of standards should be set up somewhat in advance of the bare minimum standards necessary for good housing for low-income families. Their aim is to create not only a livable environment, but an inspiring one, in which the values of personality development and happy community life will be fostered, as well as those of physical health. The purpose of this chapter is to list qualifications for a house, for home surroundings, for a neighborhood, and for a municipality, which are necessary in order that the human values of home and community life may be realized.

¹ Catherine Bauer, *Modern Housing*, p. 146. By permission of Houghton Mifflin Company.

METHODS OF DETERMINING STANDARDS

These standards comprise a composite list selected from the references¹ listed at the end of the chapter, several of which contain lists of standards already compiled. The first step in this study was to combine these lists. The original data cards were then examined for specific statements of standards, and the statements found were combined with the composite list.

STANDARDS FOR A GOOD HOME

Plan and Arrangement of House and Equipment

The plan and arrangement of a house and its equipment should be based upon the fundamental biological and social needs represented by the list of values in Chapter II. The chief consideration should be physical and mental health of the family. The plan and arrangement should exemplify beauty, convenience, simplicity, honesty, fitness, harmony, and restfulness; should harmonize with, and use, the advances in arts and sciences which make for the enrichment of life and for efficiency and economy in construction; should allow flexibility in use when alteration or extension is necessary to meet changes in family needs (particularly in small, one-family houses); and should preferably harmonize with the neighborhood plan and development.

Materials and Structure

Materials and structure of a house should be of such a nature, and assembled in such a way as to resist wear and depreciation, and to provide good sanitary, health, and safety conditions. This requires: a simple rather than a complex type of structure, with no ugliness, excessive ornamentation, or unpleasant color combinations; foundations which will not allow unequal settlement of walls; strong, smooth, tight, level and durable floors, in harmony with the rest of the room in color, design, and finish;

¹ Specific references for each standard are not indicated here, except where there is a disagreement on the standard. The original manuscript, on file in the library of Teachers College, Columbia University, indicates page references for each standard listed in this chapter.

relatively sound-proof walls, with plastering well done, and with paint and wall coverings of good quality, as well as cheerful, restful, attractive, and not over-stimulating in color and texture; weather-tight roof, gutters, and wall openings; screened windows and doors, and vermin-proof doors, windows, drawers, closets, cupboards, and storage places; properly installed electric wiring, plumbing, and lighting and heating fixtures; easy access from room to room, particularly from kitchen to dining room; rooms on the same story located on an even floor level to avoid stairways. According to Vieller (228:189),¹ stairs should have a rise of not more than 8 inches, and a tread of not less than 10 inches; PWA standards are $7\frac{3}{4}$ and $9\frac{1}{2}$ inches, respectively (66:178).

Size of the House

A house should be large enough, and have a sufficient number of rooms to provide: at least three rooms and a bath for each family, with a ratio of persons to rooms of not more than $1\frac{1}{2}$ to 1; at least one room, not used for sleeping, for the common life of the family; adequate room to care for illness that may not require hospitalization; adequate, convenient, and well-equipped closet space for each member of the family, and special closet space for general household goods, such as linens and utensils; adequate and suitable space for principal pieces of furniture so that these will not be in the way of doors, windows, fireplaces, radiators, or other furnishings or equipment.

Living and sleeping rooms should have a minimum floor area of 90 square feet, with no width less than 7 feet, according to Vieller (228:136); Andrews gives 10 x 12 feet for living rooms and 9 x 10 feet for bedrooms as the minimum (8:238); PWA planning standards for low-cost housing specify 100 square feet and a minimum width of 9 feet 3 inches for bedrooms, and 150 square feet with a minimum width of 10 feet 6 inches for living rooms (66:173).

No ceiling should be lower than 8 feet, according to Andrews (8:273), the Pittsburgh Housing Association (172:4), and

¹ The number here refers to the Bibliography at the end of this book, and shows the standard here quoted is taken from reference No. 228, p. 189.

Vieller (228:139). Vieller states that an attic room may be 8 feet high in only half its area, but may not be less than 6 feet at any point. To qualify for an insured mortgage loan under the Federal Housing Administration, rooms must be at least 7 feet 4 inches in height over their full required areas (71:10).

The kitchen should be large enough to work in comfortably, and roomy enough that children will not be bumped, burned or trampled. There should be sufficient room for girls to be taught to do housework. The President's Conference (187:173) specifies 100 to 120 square feet as the minimum floor space; a more recent PWA standard (66:173) is 65 square feet. This disagreement is very likely due to the fact that modern kitchen equipment provides a good work center in a much smaller space than formerly; present-day housewives prize the step-saving values of a small kitchen.

The house should provide space to be used as a playroom for children; the nursery should preferably have a floor area of at least 84 square feet for each child (187:179).

The size of the dining room may be determined by the needs of the family; a dinette saves space and time, but discourages good table manners (187:173-4).

Provision for Privacy

A house should provide privacy for the family as a group, and for individual members of the family. This requires: isolation from other dwelling units with no windows facing directly windows of other dwellings; privacy from the standpoint of quietness as well as of space; separate places for children's play, study, and rest; pleasant quarters for old people in the family; sleeping quarters separated from living quarters and arranged so that any bedroom can be reached without passing through another bedroom; an adequate number of sleeping rooms with separate beds for each child, and separate rooms for adolescent children of different sexes; a place for private possessions of each member of the family; separate room and toilet accommodation for lodgers are preferable; easy access from room to room, but a possibility of closing each room off from the others when desired.

In multiple-family houses, there should be a separate housing

unit for each natural family, with its own toilet accommodations, and a separate entrance to each apartment without passing through quarters of other families.

Ventilation, Sunlight, and Illumination

A house should have adequate natural ventilation and cross ventilation in each room, hall, and stairway, with free movement of air throughout the house,¹ and abundant natural light through windows and doors with window glass of a kind that will transmit not less than an average of 25 per cent of the ultra-violet rays of sunlight.

Vieller specifies a minimum ratio of glass area to floor area of 1 to 7 (228:135), while the President's Conference gives the desired glass area as 15 per cent of floor area (187:174). Other requirements for room window space are: a minimum window space of 15 square feet for each room, and more in smoky regions or where walls are unusually thick; at least one window in each room opening directly on a permanent open space, preferably a street or yard or garden, large enough to admit adequate light and direct sunshine at some time of day throughout the year; not less than six square feet of window space for each bathroom or toilet; and windows arranged so that light penetrates at least half the depth of the room. At least 45 per cent of the glass area of a room should be capable of being opened for ventilation, according to the Federal Housing Administration standards (71:10), while the President's Conference (187:174) and Vieller (228:135) state that the entire area of glass in each room should be constructed so as to open.

Other requirements related to natural lighting include: no living or sleeping rooms in cellar or basement; covered porches placed so as not to reduce natural lighting of rooms, and no room receiving its sole natural light from windows opening upon covered or glassed-in porches; walls of courts painted a light color, and not closer together than a distance equal to the height of the higher wall.

¹ Further development of air conditioning will likely render natural ventilation a less important matter in houses so equipped.

Each house should possess good artificial lighting to provide: adequate light for all parts of the house; well shaded reading lights to prevent eyestrain, located to permit all members of the family to read in a quiet place and to permit any kind of household activity to be carried on in comfort and with convenience; adequate light in stairways and halls.

Plumbing, Toilet, and Bath

A house should have sufficient and sanitary plumbing, noiseless, easily flushed and cleaned, properly vented, adequately protected, and connected with a sewer or drainage system. Each family should have a separate bathroom, toilet, and sink.

Bathroom and toilet facilities should be located indoors in well-lighted compartments, ventilated to the outer air, and never in a cellar unless facilities are also provided on other floors. These should be easily accessible from the nursery, and from each bedroom without passing through other bedrooms, and should have no direct communication with kitchen or dining room. It is desirable that each floor of a two-story house have a lavatory and toilet.

Heating, Cooling, and Humidity

A house should have: heating appliances of such types and sizes as to heat all parts of the house adequately and to keep it at an even temperature between 60 and 70 degrees Fahrenheit; proper insulation against heat, cold, and moisture; provision for humidification.

In cold climates there should be no direct entrance to the living room or kitchen from the outside; in general, direct entrance to the living room is not desirable.

Provision for Safety

Safety provisions should include: a second stairway or fire escape accessible to the living quarters of each family in a two-story dwelling; periodical check-ups on structural defects and dilapidation; fire-resistant or fireproof building materials, particularly for dwellings of more than one story, and for elevator and dumbwaiter doors and shafts; approval of gas appliances by stand-

ard accrediting agencies, and installation only by experts; use of stoves, including oil and gas stoves, only with flues or chimneys with continuous outlets to the outside air; garage, when built-in, adequately separated and ventilated and sealed so that injurious gases may not enter other parts of the house; protection against all fire hazards; no open-flame gas jets near inflammable materials; no defective chimneys, stove pipes, or gas fixtures or pipes; no unprotected walls or ceilings near stove pipes; no inflammable litter; radiators screened to protect children; protection provided against electric shock; all moving mechanical devices shielded; knobs on inside of all closet doors so that they can be opened by children.

Water Supply

Each house should have an adequate running water supply piped into the house, with adequate volume and pressure, clean and free from pollution; there should be adequate provision for hot water with convenient and adequate water outlets for kitchen, cellar, bathroom, and for watering garden and lawn.

Provision for Wastes

A house should have adequate provision for temporary disposal of household wastes, ashes, and garbage, to insure cleanliness, sanitation, safety, and avoidance of attracting animals, insects, and vermin.

Cost

A house should not exceed in cost of maintenance 20 per cent of the family income; the purchase price, including the land, should not exceed twice the assured annual income.

STANDARDS FOR THE SURROUNDINGS OF A HOUSE

Size of Lot and Height of Building

Standards recommended are:

Distance from adjacent building at least as great as the height

of the highest wall of either building (President's Conference, 187:182). Vieller specifies a lower standard: space between adjacent buildings of one story, 6 feet; two stories, 8 feet; three stories, 10 feet; four stories, 12 feet; or two feet additional for each additional story.

Least dimension of court no less than the height of highest wall (President's Conference, 187:182). Vieller's standard specifies a court width of at least one-third the height of the highest wall, with a length of at least twice its width (228:113).

A front yard of any depth; a rear yard across entire width of lot, at every point unobstructed from ground to sky, to increase proportionately in depth with increased height of dwelling as follows: for 3-story dwellings, rear yard 20 per cent or more of total lot depth; 4 stories, 25 per cent; 5 stories, 30 per cent; 5 per cent increase for each additional story; if less than 3 stories, depth may be decreased 5 per cent for each story.

Height of dwelling no greater than width of widest street upon which it abuts, as measured from front lot line to front lot line. Vieller states that a dwelling should never be more than 80 feet high (228:75-6).

Not more than 90 per cent coverage on corner lots with streets on three sides, nor 85 per cent on other corner lots; 65 per cent on interior lots from 60 to 105 feet deep; 55 per cent on interior lots 105 to 155 feet deep; 50 per cent on interior lots 155 to 205 feet deep; 40 per cent on interior lots longer than 205 feet (Viemer's standards, 228:71-2). Somewhat higher standards for lot coverage are held by other authorities. The Pittsburgh Housing Association recommends that the house occupy no more than 50 per cent of the lot (172:2); the Federal Housing Administration recommends that the house occupy no more than 30 per cent of the interior lot, or 40 per cent of the corner lot (71:7). Andrews describes the optimum dwelling as a detached house with sufficient open space for a lawn and garden, surrounded by a lot of at least 5,000 square feet (8:237). The Housing Division of the PWA specifies 85 feet as the minimum depth for residential lots and recommends that buildings occupy no more than 25 per cent of the area of the lot (66:170).

Location

A house and its surroundings should be located on high, dry land, well drained, well adapted to sewage disposal, and isolated from unpleasant or unhealthful conditions.

Harmony of House Plan with Surroundings

A house should have walks, drives, and other exterior features which harmonize with plan of house; should have no paved inner courts; and preferably should harmonize in architectural style with the landscape plan.

Landscaping

A house and lot should have: a landscape arranged according to plan, regardless of size of lot; land graded and drained away from the house to carry off surface water; such trees and shrubs as are necessary to provide shade, privacy, beauty, and freedom from dust; retaining walls around the lawn where needed, and preferably a plan which harmonizes with the character of the neighborhood.

Sanitation, Convenience, Safety, and Provision for Recreation

A residence lot should: be free from uncovered wells, cisterns, cesspools, privy vaults, manure piles, garbage, rubbish, or other insanitary conditions; have a service area of minimum size necessary to provide for service of supplies; have outdoor recreational space to provide for beauty and for the social and recreational needs of the family, a yard slope not great enough to prevent children's games; and preferably have no immediately adjacent heavy traffic streets.

STANDARDS FOR THE NEIGHBORHOOD

Plan and Appearance

A neighborhood should: be planned and developed according to a neighborhood plan, and in harmony with the topography and the larger plan of the municipality; have charm and distinctiveness;

be free from ugliness and monotony and other conditions that tend to depress or humiliate the family; be free from disfiguring advertising signs; have blocks in residential areas from 800 to 1200 feet long, with provisions for pathways 10 to 15 feet wide in the center for use of pedestrians; have the long dimension of the block in the direction of traffic movement; have homes set back from the street rather than on the lot line with no room for lawns.

Location

A neighborhood should be located: on fairly level, well-drained ground, in a district free from smoke, dust, odors, and fumes, and secure from physical hazards such as flood or subsidence; apart from business and industrial establishments, and from disorderly houses, centers of liquor traffic, gambling houses, and moral nuisances; not too near railroads, aviation landing fields, public garages, stables, dumps, marshes; within one-fourth mile of elementary schools, accessible without crossing a thoroughfare at grade, or near good transportation facilities to elementary schools; with easy access to shopping centers which are near the boundary streets, but are not within the boundary streets of the residential area; near good transportation facilities; with easy access to churches, places of entertainment, recreational facilities, and places of employment.

Streets

A neighborhood should be located on minor streets rather than on main traffic arteries. Its streets should be: arranged to afford a maximum of sunlight to homes, preferably running in a north-east by southwest and southeast by northwest direction; planned to fit the topography, gently curving rather than on the "gridiron" plan, particularly if the land is hilly; planned to permit widening by reducing width of curb lawns without destroying trees. Alleys should be paved, cleaned, and lighted or policed.

Utilities

A neighborhood should have sewer, public water supply, and other services available and connected with each house, or in lieu

of a sewer, sanitary cesspools or septic tanks in good condition.

Play Facilities

A neighborhood should have suitable outdoor play facilities, easily accessible, without crossing traffic thoroughfares, and within a quarter mile of each house where they are not available at home.

Population

A neighborhood should have a relatively stable population, and not too dense a population. (See standards for size of house.)

Deed Restriction

A neighborhood should have deed restrictions to guard against careless, eccentric, or greedy acts on the part of property owners with regard to use of land, type of building, height, cost, architectural appearance, out-buildings, nuisance uses, building lines, projections, area of lot occupied, subdivisions, easements, alienation, occupancy, enforcement, and so forth.

STANDARDS FOR THE MUNICIPALITY

(As Related to Home and Family Life)

City Plan

A municipality should develop according to plan, and in harmony with a regional plan, on the basis of a primary consideration of human values, individual and social. Growth of the city should be planned, not merely for expansion at the edges, but so as to preserve and increase the amenities and advantages of the more central and older residential areas. Residential zones should be established and kept free from business and industrial areas.

Streets, Traffic and Transportation

A municipality should: have residential districts located with reference to their accessibility, their coordination with each other and with business and industrial districts, and accessibility to places of employment; have traffic and transportation routes and

terminals located so as to give a well-balanced distribution of industries, shopping centers, and business areas; have streets planned so that residential districts are not traversed by through-traffic arteries, and so that children will not have to cross a street at grade in order to get to school or playing field.

Parks and Playgrounds

A municipality should have: not less than 10 per cent of its area devoted to open spaces other than streets; at least 25 square feet of park area for each child to provide a playground within a quarter mile of the child's home; athletic fields provided to occupy 50 square feet for every person in the city between 12 and 24 years of age; one acre of parks to each 3,000 to 5,000 persons.

Housing Programs and Information Centers for Home Buyers

A municipality should have a definite policy and program for improvement of housing, and for removal and prevention of slums and blighted areas, and should provide home information centers where home buyers and builders can obtain complete information and assistance regarding all phases involved in acquiring a home.

Laws, Codes, Regulations

A municipality should have: adequate zoning laws and deed restrictions to protect property values; ordinances for regulation and control of building, for the elimination and rebuilding of slums and blighted areas, for control of land subdivision and speculation, and to stabilize neighborhoods as well as property values.

Home Ownership and Distribution of Housing Facilities

A municipality should have: a large proportion of home ownership; an adequate number of houses for its inhabitants; decent houses for all groups and classes, regardless of income.

Utilities

A municipality should have adequate utilities for homes, including water supply, electricity, gas, sewers, paving, grading, heat, power.

SOURCES OF LISTS OF STANDARDS

Standards listed in Chapter III represent a composite list taken from the following references, the complete bibliographical data for which are given in the Bibliography at the end of this book.

References most frequently used were Lawrence Vieller, *A Model Housing Law*; President's Conference Report, Vols. X and XI; Federal Housing Administration, *Property Standards*; and Federal Emergency Administration of Public Works, Housing Division, "Planning Standards for Low Rent Housing." References as numbered in the final Bibliography, and pages from which standards were obtained are as follows:

8:235-9, 242, 246, 272-8	187:23, 107, 120-5, 152, 156-87,
14F:16	198
19:142-4	222:1-103
59H:158-67	227:136, 156-7, 169, 210, 260-3
66:170-80	228:71-2, 75-6, 82-90, 94-6, 119,
71:6-12	132-5, 139, 146-7, 164-6, 172-9,
77:6-7	189, 211-3, 219-23
131:179, 229	236:43-6
169:170	243:35, 39-40, 69-70, 126, 156-9,
170:2-4	169, 283-4
172:2-5	254:152-68
186:2-3, 14-5, 18-9, 24-6, 29-33,	
63-5, 87, 173	

CHAPTER IV

KINDS OF SHELTER NOW AVAILABLE AND OCCUPIED IN THE UNITED STATES

DOES THE UNITED STATES HAVE GOOD HOUSING?

SEVERAL approaches are possible in evaluating the housing of a nation, including (1) a consideration of historical trends, (2) a comparison with average world conditions, and (3) a determination of the extent to which certain values are achieved.

To some extent the latter must underlie the other two approaches, since, as has already been pointed out, housing must be evaluated in terms of the extent to which it satisfies basic human needs.

Contemporary American Housing Compared with That of the Past

In Chapter III, this definition was given: "Good housing is shelter, with its equipment, furnishings, and environment, which promotes the realization of life values held by its occupants, and which contributes to the stability and progress of that society to which those occupants belong."

A difficulty arises in comparing the housing of one period with that of another, in that modern man expects his house to fulfill a great many more purposes than did the man of earlier times. Yet some of the values listed in Chapter II have been held as the purposes of housing in all ages. Have not people at all times sought health, safety, comfort, rest, and shelter in building their houses, even though they did not directly seek the values of mental health and social welfare? Shelter, physical health, and physical security, then, are criteria which can be used in comparing the housing of

different historical periods. On this basis, how does contemporary American housing compare with that of primitive man, of ancient Egypt, Greece and Rome, of mediaeval Western Europe, of England in the time of Elizabeth, and of the nineteenth century?

On the basis of physical security, there seems to be no doubt that the great majority of Americans have houses far superior to the caves, stick and mud huts, and stone shelters of primitive tribes (22:12-31).

In the more advanced civilizations of the Egyptians, Greeks, and Romans (22:99-146), the upper classes, particularly the rulers, lived in palaces, while the masses of people lived in hovels of mud and plaster, or similar materials. Students of ancient Roman and Greek life have tended to exaggerate the quality of dwellings of the times, since only the better houses were built of materials which survived to become the objects of archeological research. The houses occupied by the masses of people were usually built of the cheapest and most perishable materials, and hence were soon destroyed by the elements. Furthermore, few literary records of these dwellings exist, since it is only quite recently that sociological science has been concerned with the living conditions of the common people (22:xxix).

During mediaeval times, many of the towns in Western Europe, when not too much occupied with providing means of defense, "were remarkably spacious and even hygienic," says Bauer (19:6).¹ The same towns in the Renaissance and later, however, presented a different appearance; gardens were destroyed, alleys clogged up, principles of sanitation and hygiene forgotten, and the congestion of many families in one small house led to waves of epidemics.

The time of Elizabeth, in England, in spite of general prosperity, was characterized by exorbitant rents, lack of sanitation, and congestion in the housing of the poorer classes (19:7). Bauer, however, calls attention to the fact that these people had easy access to the open fields, and spent considerable time out of doors (19:7).

¹ Catherine Bauer, *Modern Housing*, p. 6. By permission of Houghton Mifflin Company.

Down to the beginning of the nineteenth century, the housing of the civilized world ranged, as now, from miserable huts for the poorest classes to the elaborate homes of the wealthy, which were as comfortable as the technology of the time provided. Sanitation was not adequate, in general, and equipment was such that life lived therein would seem hard indeed to the modern family. However primitive the housing of the masses may have been at that time, it possessed certain advantages which much of that which came later did not have—advantages in space, sunlight, and fresh air. As Catherine Bauer says (19:20),¹ the early mediaeval town, small and limited in extent and surrounded by open country, was a town in which nearly every house had a garden, and where the air was not polluted by smoke or gasoline, had “infinitely less” sanitary requirements than a modern city with ten times the area, and four times the population density. While congestion of population has been known for many centuries, yet the real problems of urban congestion were brought forth by the Industrial Revolution in the nineteenth century. During the nineteenth century, says Bauer (19:7), human environment was debased “to about its lowest level.”

After 1850, the growth of factories became more rapid, particularly in England, where the living conditions of the laborer sank to new depths. While conditions of American labor were not as bad as in England, according to Bemis (22:130), yet even here the mills were insanitary, the hours long, and child labor common. Serious slum conditions developed. As early as 1834, the city inspector of New York had reported high death rates resulting from bad housing, and his successors repeatedly reported overcrowding, lack of sanitation, and epidemics of typhus fever, cholera, smallpox, and yellow fever. The first legislative committee to investigate housing conditions was appointed in 1857, and in 1865 the Council of Hygiene and Public Health in New York reported 15,000 people to be living in cellars, many below sea level and containing standing water, some of which was sewage. The neighborhood surroundings were filthy.

¹ Catherine Bauer, *Modern Housing*, p. 7. By permission of Houghton Mifflin Company.

These and other investigations led to remedial and restrictive legislation in cities throughout the United States. Such regulations, however, usually set forth the requirements for future building, and did not abolish present bad conditions. Bauer (19:22-23) says that, while through these new regulations, the slums of 1900 were probably better housing than the slums of 1875, yet the gains were partly offset by the fact that in 1900 there were so many more of them.

After 1900, another wave of remedial and restrictive legislation swept over Europe and America, which resulted in real gains in sanitation; these gains, however, were largely offset by the loss of convenience due to the growth of the cities, and by increase in cost in proportion to income (19:23).

And what of present American housing? The weaknesses of housing in the United States are described in some detail in this chapter. The enactment of remedial and restrictive legislation has continued, and has borne fruit. A larger percentage of Americans probably live in decent housing now than did in 1900, and the bad housing is very likely not quite so bad because of new legislation. A housing reform movement, stimulated by activities of the Federal Government, seems to be under way, as will be pointed out later.

In the light of physical security, how does contemporary American housing compare with housing at the beginning of the century? Every city has its health regulations which, although only partially enforced in many cases, nevertheless have improved conditions to some extent; the increased use of fireproof and fire-resistant materials is improving the safety of dwellings; modern houses are made more comfortable by the use of new household equipment. With regard to mental health, so many other factors enter in, such as economic insecurity, that it is difficult to make any kind of estimate or comparison. In one respect, however, it seems likely that dwellings are becoming more injurious to mental health. Increasing urbanization has resulted in increased costs of housing in relation to income, and hence families tend to occupy smaller dwelling units. This results in congestion and lack of privacy which has a detrimental effect upon mental health.

The American home of the present uses many more household conveniences than formerly. The bathroom was practically unknown in America prior to 1830; since that time there has been a gradual increase in plumbing facilities, until today 70 per cent or more of all non-farm homes are equipped with at least one bathroom, while a higher percentage have inside toilets (21:61-62). In rural sections, however, the bathroom is not so common, only about 8 per cent having water piped into a bathroom. Many other devices which were practically unknown in 1850, and not widely used in 1900, are now widely used and increasing in use, such as electricity for lighting and power for household appliances, central heating, telephone service.

If a trend toward improvement of the average home, in the light of the chief values heretofore stated, be taken as a criterion of satisfactory housing, then it is likely that contemporary American housing would be considered satisfactory.

American Housing Compared to That of Other Countries

The World Mean. In a table headed "Representative Housing Conditions in Various Countries in 1931," Bemis (21:79-82) presents a summary of certain conditions in the United States, Canada, England and Wales, Scotland, France, Germany, Italy, Austria, Switzerland, Russia, Belgium, Finland, Netherlands, Denmark, Sweden, Norway, New Zealand, Japan, and rural India. He shows the general status of the United States as follows: In number of rooms, superior to all except Canada, New Zealand, and England and Wales; private bathroom, exceeds all except England and Wales and Scotland; as much or more central heating than all other countries listed; as much electric and gas equipment as any and more than several of the other countries; exceeds all countries in number of telephones per 100 population. This would seem to lead to the conclusion that the United States average is higher than that of other leading nations of the world. This is probably true for the conveniences listed. Yet in other ways, the United States is behind the world norm. Some students of housing insist that the United States has worse and more slums than Europe (21:85, 93-4). It is widely accepted that the European

postwar effort at housing reform has been more far-reaching and more fruitful than that of the United States (21:85), although significant progress has been made in this country since 1930. In 1923, Edith Elmer Wood (242:3) stated that public opinion in Europe regarding housing was at least a generation ahead of that in the United States; yet in 1934 Sir Raymond Unwin (15:17), noted British housing expert, said that the United States had moved further in housing in the last two years than England had in forty years before the War. However, he seemed to think that in 1934 the United States was about where England was in 1914, which places us twenty years behind that country.

It seems to be a reasonable conclusion that, taking the entire world, the average American home is superior in the light of the requirements for physical and mental health, family stability, and citizenship. The average American family very likely has as good living conditions as the average family in any of the countries of Europe, and better than in most of them. It may be that the worst housing of the United States is as bad as or worse than the worst housing of the leading European nations. Most students of housing agree that in government action, and in public opinion regarding the improvement of housing for the masses of people, Europe is ahead of the United States.

Thus, if the world mean is accepted as a criterion of good housing, the United States has good housing, but an inadequate program to improve that part of its housing which is below the mean.

Extent to Which Housing Values Are Achieved

If our aim in housing development is to achieve a mean exceeding the mean of past generations, then it seems we have achieved it. Likewise we have probably achieved a mean exceeding that of the rest of the world. Wherein then lies our problem?

In Chapter III, good housing was specifically defined in terms of certain standards listed by housing authorities. These standards are here accepted as the immediate goal toward which a housing program should aim. Our problem is to determine shortages in the light of these standards, and then plan remedial procedures. The purpose of this chapter is to point out these shortages.

The remainder of this chapter has a negative approach. It is an attempt to find out how much bad housing there is rather than how much good housing. The amount of good housing may be inferred; for example, if approximately one-third of the population live in unsatisfactory housing, then approximately two-thirds live in satisfactory housing.

GENERAL HOUSING CONDITIONS

Estimates regarding the percentage of families in the United States who live in sub-standard housing vary from 25 to 60 per cent or more, as will be shown later. The actual per cent depends upon the type of standard used. It is likely that a small per cent of houses in the United States possess all the desirable qualities of a good home; it is also likely that a large per cent are good enough to provide wholesome, sanitary, and fairly satisfactory surroundings for home life.

While standards of most American commodities, such as automobiles, radios, and lighting equipment, have been transformed in less than a generation through constant improvement in design and methods of production, the dwellings of many Americans are obsolete and unfit (179:67). According to Chawner (4A:30), gradually rising prices of building materials, and even greater increases in wage rates in the building trades, over a long period of time, have substantially increased building costs during the last two or three decades. Industry has not yet discovered a way to replace houses at a price as low as the original cost of twenty to fifty years ago (179:67). Consequently, many of the new houses of today are of inferior quality (187:150). Prior to 1929, a new dwelling which barely met decent standards was a luxury which a third of the population could not afford; today, according to Mayer, Wright, and Mumford (124:23), such a luxury is beyond the purchasing power of at least half the population. Shire (40:37) says that two-thirds of the population cannot afford new homes, and must live in the "hand-me-downs" of the upper third.

In spite of many vacancies, a housing shortage exists in the United States as great as that which followed the World War (124:23). As business continues to improve, there is likely to be

a still greater shortage because many marriages will take place which have been deferred during the years of the depression (15:47). Aronovici and McCalmont (15:46-7) summarize the housing shortage by quoting figures from reports of the National Housing Administration, the Real Property Inventory, the building industries, the National Association of Real Estate Boards, the National Emergency Council, the Fifteenth Census of the United States, and the F. W. Dodge Reports. From these sources come the conclusions that (1) nearly half the homes in the United States are going to pieces for want of repair; (2) during 1932-1933, not enough single homes were built to replace those burned down; (3) a million new dwelling units per year for the next ten years will be required to maintain the present standard of living in the United States.

GENERALIZATIONS:¹

1. Good housing is shelter, with its equipment, furnishings, and environment, which promotes the realization of life values held by its occupants, and which contributes to the stability and progress of that society to which those occupants belong.
2. In the light of the chief purposes of housing, it is likely that the mean of contemporary American housing is superior to the housing mean for any other period of history.
3. If the world mean is accepted as a criterion of good housing, the United States has good housing, but seems to have an inadequate program to improve that part of its housing which is below the mean.
4. Estimates regarding the percentage of homes in the United States which do not measure up to minimum standards of health and decency, range from 25 to 60 per cent and more.
5. Because processes of manufacturing and replacing houses have improved slowly, whereas processes of manufacturing and replacing other goods have improved rapidly, Americans are better equipped with other goods than with homes.
6. The United States has a shortage of homes.

HOUSING CONDITIONS OF SOCIAL GROUPS

Housing of Different Income Groups

How are incomes in the United States distributed? A study widely quoted by writers on housing is that of the Brookings

¹ Generalizations are numbered consecutively throughout this book from this point.

Institution which determined distribution of incomes in the United States for 1929. According to this report, the percentages of families with incomes below certain levels were as follows (31:54):

<i>Below</i>	<i>Cumulative Percentages</i>
\$1,000	21.5
1,500	42.4
2,000	59.5
2,500	71.2
3,000	78.4

Only 29 per cent had incomes greater than \$2,500; only 8 per cent, greater than \$5,000; only 2.3 per cent, greater than \$10,000. About 21 per cent of the families received only 4.5 per cent of the income. The top 0.1 per cent received practically as much as 42 per cent of the families at the bottom of the scale (31:55-6).

From 1929 to about 1934, a large drop in incomes occurred. Counting the 1929 national income as 100, in 1930 the national income was 83.8 per cent; in 1931, 66.1 per cent; in 1932, 48.8 per cent; in 1933, 51.7 per cent; in 1934, 59.9 per cent (220:270). Incomes have increased from 1934 to 1936. The *Federal Reserve Bulletin* (26:104) quotes the Department of Commerce as estimating that incomes paid out in 1936 amounted to about \$60,000,000,000 as compared to a high level of \$79,000,000,000 in 1929, and a low level of \$45,000,000,000 in 1933. Aronovici and McCalmont (15:22) quote the *Financial Survey of Urban Housing* as stating that from 1929 to 1935 the family income declined in fifty-two cities 35 per cent in house ownership groups, and 30 per cent in rental groups. These authors also quote Milton Lowenthal's study of non-farm families, made under the auspices of the Housing Study Guild, as showing that in 1934, 52 per cent of non-farm families had incomes of less than \$1,000 per year, while 85 per cent had incomes of less than \$1,700. According to the United States Resettlement Administration (225:13), 63 per cent of all city families in 1935 had incomes of less than \$1,500.

What Does This Mean in Terms of Housing? Writers on housing commonly divide house dwellers into three groups, the higher-income third, the middle-income third, and the lower-income third, each group including about 10,000,000 families. According to

Edith Elmer Wood (243:9), the higher group families live in good houses, the middle group in fairly good houses, wholesome but lacking in conveniences, while the last third take the worn-out, deteriorated houses cast off by others. To what extent is Dr. Wood's generalization correct?

If the 1929 figures are used, it seems reasonable to believe that the incomes of these three groups will not be underestimated. There is no reason for believing that incomes for 1937 were higher than incomes for 1929. The 1929 figures (31:54-6) show 29 per cent with incomes exceeding \$2,500, 29 per cent with incomes between \$1,500 and \$2,500, and 42 per cent with incomes below \$1,500. If the upper income one-third is said to correspond roughly to those families receiving \$2,500 a year or more, the middle third to incomes from \$1,500 to \$2,500, and the lower third to those receiving less than \$1,500 a year, then whatever error exists will be on the side of overstatement rather than understatement of income distribution. To what extent do these three groups have good housing?

Is Good Housing Beyond the Reach of the Lower-Income One-Third? There are two approaches to answering this question: (1) How many families have incomes sufficient to pay for good housing, and (2) What is the actual number of sub-standard houses as determined by structural surveys? In determining the number of families with sufficient incomes for good housing, four subordinate questions must be answered: (a) What does good housing cost in terms of rent or value? (b) What proportion of income can a family pay for housing? (c) How large an income is required to enable a family to pay for good housing? (d) How many families have sufficient income?

What Does Good Housing Cost? There is no way of computing a figure which will apply to all localities expressing the minimum cost at which good housing can be secured. It is cheaper in the small towns than in the cities, and in the South than in the North; it can be secured at a lower cost for small families than for large families. However, students of the problem have estimated the average minimum cost of good housing throughout the United States. Wood (62:3-4) points out the variation in housing costs

in different parts of the United States. In 1930, in New York, practically all rentals under \$30 connoted bad conditions; whereas, in many parts of the United States, fairly good shelter might be had for \$15. Dr. Wood believes, however, that "it may be conservatively stated" that, in general, housing renting under \$20 a month or valued under \$2,000 was obsolete or sub-standard in 1930.¹ Lowenthal (15:22) estimates the minimum rental for good housing to be from \$25 to \$30 a month. Clark (4B:151) says that the approximate minimum monthly rent per room at which private enterprise has been able to supply new dwellings in the larger cities is \$11, while \$6 is the highest rent that the masses of people can afford.

What Proportion of Income Can a Family Afford to Pay for Housing? Standard budgets for families with incomes ranging from \$1,000 to \$6,000 are listed by the President's Conference (185:111). The average per cent of income recommended for housing, exclusive of house operation, is 22.5 (the average of seventeen different budget recommendations). According to Helen Alfred no family can afford to spend more than 25 per cent of income for rent. Andrews (8:248) says that it is given as a rule for working families in New York that not more than one week's wages should be spent for a month's rent, but he believes this is too large a proportion, and that a better rule would be one day's wages for a week's rent, or about 16.66 per cent of income. The Resettlement Administration (225:11) calls it a "well established rule among economists that when an average family buys a home costing more than twice its annual income, or pays more than 20 per cent of its income for rent, it must lower its living standard undesirably in some other way."

The per cent of income actually paid for rent averages about 20 per cent among low-income families, according to Evans Clark

¹Dr. Wood points out that, while not all homes renting for less than \$20 or valued at less than \$2,000 are sub-standard, nevertheless "it is highly probable that there was (1930) as much bad housing above the \$20-\$2,000 level in high-priced areas as there was good housing below it in low-priced areas." (62:4) From Edith Elmer Wood, *Slums and Blighted Areas in the United States*, p. 4, originally issued by the Housing Division of the Federal Emergency Administration of Public Works, later issued by the United States Housing Authority.

(4B:152). Data presented by the Brookings Institution (31:261) show the total expenditure for the item "home," presumably including maintenance as well as rent, to be approximately 24 per cent of aggregate income for non-farm families. Andrews (8:248) shows that, in general, the percentage of income spent for rent decreases as income increases. Therefore, if the Brookings figure is correct as the average for all non-farm families, the percentage for housing would be higher in the lower-income groups.

Estimates here given as to the maximum proportion of income which a family can afford to pay for housing range from 16.66 per cent to 25 per cent.

How Large an Income Is Required to Enable a Family to Pay for Good Housing? If Alfred's estimate of 25 per cent as the maximum per cent a family can pay for housing is accepted, an annual income of approximately \$1,000 would be required to enable a family to pay the \$20 a month considered as the average minimum for good housing. This income would also be necessary in order for a family to be able to purchase a house valued at \$2,000, which is given as the average minimum value for a good dwelling (62:3-4). The Resettlement Administration's figure of 20 per cent would require an annual income of \$1,200. Andrews' statement of 16.66 per cent would require an annual income of approximately \$1,500.

These figures are supplemented by statements of prominent students of housing. Senator Robert F. Wagner (40C), in an address to the National Public Housing Conference on December 3, 1935, said that no family earning less than \$1,500 a year can buy suitable lodging. Lowenthal (15:22) believes that \$1,700 is the minimum income which can purchase good housing from private industry. Andrews (8:238) quotes a Cincinnati survey to show that, in 1933, a "comfort standard" of housing could be achieved only by families with an income of \$1,800 or more. Pyncheon (191:5) names \$2,000 as the average minimum income which can purchase good housing in the United States.

What Proportion of Families in the United States Have Sufficient Income to Pay for Good Housing? This depends upon the answer to the preceding question as to how large an income is

required. The estimates ranged from \$1,000 to \$2,000. If \$1,000 is the correct figure, then, according to the Brookings Institution data (31:54), 21.5 per cent of families in the United States were unable to pay for good housing in 1929. If \$1,500 is correct, 42.4 per cent of families were unable to pay for good housing in 1929. If Pynchon's statement of \$2,000 is correct, the percentage is 59.5.

Andrews was quoted as recommending 16.66 per cent as the maximum proportion which families of the laboring groups should pay for rent. The actual amount paid for rent averages about 20 per cent, according to Evans Clark (4B:152). This is substantiated by the Brookings Institution statement that the average expenditure for rent plus other items of home expenditure is about 25 per cent for non-farm families. If 20 per cent of income is the average proportion paid for rent, \$1,200 is the income required, and the percentage of families able to pay the required \$20 a month is between 22 and 42 per cent. A rough estimate of 30 per cent seems reasonable.

Other data are available to support the belief that no more than about a third of families in the United States are able to pay a cost-plus-profit price for housing. The United States census figures (218:6) for 1930 show that 34 per cent of rented non-farm homes rented for less than \$20 at that time, and that 18.1 per cent of owned non-farm homes were valued at less than \$2,000. These figures combine to show that 6,093,314 or 26.6 per cent of all non-farm homes may be presumed to be obsolete or sub-standard according to Dr. Wood's standards for rental or value, as given earlier in this chapter. If sub-standard farm homes be added to these, and if, as the Housing Division of PWA says, rural housing is worse than urban housing (64:12), then we may still estimate the proportion of sub-standard as being near a third.

What Is the Number of Sub-standard Houses as Determined by Surveys? One does not have to depend for information about American housing conditions upon indirect computations such as the foregoing because actual surveys of structural conditions have been made. In 1934, the Department of Commerce conducted a real property inventory (219) which provided for a survey of 2,633,135 dwelling units in sixty-four cities throughout the United States.

The cities were selected as being representative samples of the entire country. The survey revealed that less than 40 per cent (219:32) of the occupied dwellings were in good condition. Approximately 40 per cent of the dwellings were owned and 60 per cent rented (219:35-6). Of the owner-occupied dwellings, approximately 24 per cent were valued at less than \$2,000, whereas of the rented dwelling units, nearly 52 per cent were renting for less than \$20 a month. Of the owner-occupied dwellings, 16 per cent had no baths, and 13 per cent had no indoor water closets; for the rented units, these figures were 28 per cent and 20 per cent, respectively. In 1935, the Bureau of Home Economics of the Department of Agriculture also conducted a nation-wide survey of farm housing (62:97-98) which included study of a 10 per cent sampling of farm homes throughout the United States. Approximately 10 per cent of these farm homes were found to need replacement. The Housing Division of the PWA summarizes this and other surveys of farm homes (64:12) by stating that 5 out of 6 have no running water, 6 out of 7 have no electric lights, half need major repairs, and only 1 out of 20 comes up to the "American Standard." More will be presented on this subject in a later section in this chapter on "Rural Housing."

From these varied figures, it is difficult to make a summary, but by taking conservative estimates all the way through, it appears safe to say that, in general, most of the lower-income one-third do not have dwellings which come up to standards necessary for mental and physical health. There is little disagreement among students of housing on this generalization. Housing of this lower third is variously described as being obsolete, inadequate, deteriorated, and detrimental to physical and mental health (62:3-4; 243:23). Few in this group own their homes with the exception of some who seek the joys of home ownership in miserable shanties. Specific housing conditions of the lower-income groups will be described in more detail later in this chapter.

Do the Middle- and Upper-Income Groups Have Good Housing? There is some disagreement on this point. Wright (14L:63) testifies that inability to afford proper housing is by no means limited to the lower-income levels, and Wood (243:46) concurs

by stating that the middle-income one-third cannot afford to build, buy, or rent a new home. Families in this group often achieve ownership of a fairly good old home. They rent better homes than the lowest-economic third because they can outbid the latter and therefore can take first choice from among the older and shabbier but partly modern houses which wealthier families have abandoned (14K:24). Mayer says that half the population are unable to pay for decent home and community life (123:435) and according to Holden, Wright, and Stein, at least 60 per cent of the people always use cast-off dwellings (93:12). The Housing Division of the PWA gives figures to show that 50 per cent of all families in 1929 were living below the "so-called American standard and 40 per cent were below even bare subsistence" (63:6). The Housing Study Guild states that two-thirds of America's families live in houses which are, according to the "so-called American Standards," obsolete and unfit (96B:1).

Not all writers agree that even the upper-economic third have good housing. Lewis Mumford insists that, in terms of effective community living, few people of any class possess good housing because suburban and rural homes of the wealthy lack means for effective community life, while their city homes are often shut off from sunlight and air almost as much as are homes of lower-income groups (14F:16).

Mayer states that even the higher-income half of Americans are not properly housed in communities sufficiently large and well-planned to escape dangers of depreciation caused by undesirable adjacent developments or influences. Whereas this group may have better plumbing, heating, and equipment than lower-income groups, it has few superior advantages in general with respect to light, air, sunshine, parks, and traffic density, and present living conditions for the upper-income one-half are far below the standard which present knowledge could provide (123:435).

GENERALIZATIONS:

7. In 1929, 21.5 per cent of families in the United States had incomes less than \$1,000, 42.4 per cent less than \$1,500, 59.5 per cent less than \$2,000, 71.2 per cent less than \$2,500, and 78.4 per cent less than \$3,000.

8. Incomes declined sharply each year from 1929 to 1932, and then increased slowly; by 1936, however, the total national income was only about 76 per cent of the 1929 level.
9. The average minimum rental at which good housing can be obtained in the United States is estimated to be \$20 a month, while \$2,000 is the average minimum value for a single-family, dweller-owned house which meets standards of good housing.
10. Estimates as to the maximum proportion of income which a family can afford to pay for housing range from 16 $\frac{2}{3}$ to 25 per cent; the per cent of income actually paid for rent by low-income families in the United States is estimated to be about 20 on the average.
11. Estimates as to the amount of income which a family must receive in order to pay for good housing vary from \$1,000 to \$2,000 or more.
12. On the basis of 20 per cent of income the estimated average now paid by low-income families for rent, an annual income of \$1,200 is necessary to enable a family to pay the estimated \$20 a month necessary to buy good housing.
13. Approximately 30 per cent of families have incomes below \$1,200, and therefore are unable to afford good housing.
14. In general, most of the lower-income one-third families in the United States do not have good housing.
15. In general, new homes of adequate standard can be purchased only by families in the upper-income one-third group; the middle-income one-third, as a whole, live in fairly good homes which have been purchased second-hand from higher-income families.
16. Some writers believe that, in terms of effective community living, many of the upper-income third do not have good housing.

Housing of Workers

The problems of the lower-income one-third are, on the whole, the problems of the industrial wage-earners of the nation. The wage-earners who are employed by large industrial concerns, however, constitute a class with certain special housing problems, not only in America, but in most other countries (210:4).

The United States Division of Subsistence Homesteads estimates that two-thirds of the industrial workers are poorly housed (223:9). According to the President's Conference, wage-earners numbering millions in American cities and industrial villages are usually housed in drab, ugly, unwholesome, insanitary dwellings, congested in tenancy or overcrowded on the land (179:xi).

In 1927, a study of the homes of 467 families of unskilled or semi-skilled workers in Chicago showed that 52.2 per cent of the

families of workers steadily employed were crowded in their sleeping accommodations (62:37).

The conclusion that workers as a class are poorly housed is supported by other investigations,¹ including the study of Middletown² by the Lynds (111:99-100), of "company towns" as reported by *Fortune* (76B:86), and of the housing of maintenance-of-way employees reported by the Children's Bureau (252:189).

No attempt has been made here to give a comprehensive description of American industrial housing. Only a few illustrations and general statements have been quoted to show that a special problem exists.

GENERALIZATIONS:

17. Industrial wage-earners in the United States constitute a class which suffers bad housing conditions and is confronted with special problems of shelter.

Housing of Negroes

Housing of Negroes is usually considered a separate phase of the American housing problem. One entire volume of the report of the President's Conference on Home Building and Home Ownership is devoted to it (182).

The special nature of the housing problem of the Negro is shown by comparing the freedom with which he can better his conditions with the freedom by which the white man can better his. While the shiftless white man may be willing to live under the most sordid conditions, he always has the opportunity to move to a better neighborhood if he can afford it. The Negro, on the other hand, usually must live within a restricted territory in which decent living conditions are almost impossible to provide (182:127; 5A:105).

The majority of Negro homes in the industrial centers of the

¹ A more detailed description of these studies is reported in the original manuscript of this book, on file in the library of Teachers College, Columbia University.

² "Middletown" is a fictitious name given to a mid-western city of between 35,000 and 50,000 inhabitants. This city, known to be Muncie, Indiana, was selected as the typical small American city to be the subject of a sociological investigation by the Lynds who published their findings in their book, *Middletown*, in 1929. In 1935 they again surveyed the city and published their findings in *Middletown in Transition*. New York: Harcourt, Brace and Company, 1937.

North are located in sections which have inadequate transportation facilities, or in which business and industrial expansion have made the area undesirable for residences, or in blighted or deteriorated sections with inadequate or neglected utilities services. Inspection in Negro areas, even where sanitary codes are in force, is usually lacking. The greater the isolation of Negro sections, the greater the neglect of those areas by municipalities. Very few attempts have ever been made to provide adequate new housing for Negroes. In the South, the typical Negro dwelling is an unpainted, squalid, wooden shanty, dilapidated to some degree, with few modern conveniences, with no sewer, running water, nor indoor toilet, and located on the outskirts of a large city (182:9-33).

The Negro pays more rent for what he gets, at least in the cities, than does any other group of home dwellers (182:17). On the whole, he receives lower wages than whites, pays higher rents for worse dwellings (243:224), and has less done in upkeep and repairs (168:148). In many instances, he pays from one-third to one-half of his income for rent (154D). The result is congestion, or "bunching up," one phase of which is the taking in of lodgers to help pay the rent, which practice becomes an excuse for further rent increases. Congestion is a common characteristic of nearly all Negro residence areas (182:10, 26).

The general state of Negro housing is shown by reports from many cities, among them Albany, Chicago, Dallas, Detroit, New York, Richmond, Kansas City, Atlanta, Baltimore, Charleston, Knoxville, Louisville, Philadelphia, Pittsburgh, St. Louis, Troy, Worcester (182:15-16, 22-7, 64, 123-9, 131-5, 140-1, 199, 200-3; 127:1-8; 62:48; 154D; 154-I; 155B).

GENERALIZATIONS:¹

18. The recent migration to cities has increased Negro populations more rapidly than the neighborhoods in which they have been restricted have expanded.
19. The areas which have become Negro areas are advanced in age and in various stages of dilapidation.
20. Congestion has followed, at first, as a phase of city growth; and has continued as a phase of race relations; this congestion comes about largely from conditions over which Negroes have little control.

¹ This list of generalizations is adapted from the President's Conference on Home Building and Home Ownership, Vol. VI, p. 26-27, reference No. 182 in the Bibliography.

21. The Negro population pays, on the average, a higher rental than white families of the same income level pay for similar dwellings. Adjustment to high rentals forces the taking in of lodgers to pay the rent. These lodgers, in turn, become the excuse for further increases in rent.
22. The greater the isolation of Negro sections, the greater the neglect of these areas by municipalities. There have been few attempts to provide adequate new housing for the Negroes.
23. The squalor and dilapidation associated with Negro areas, while in a measure due to the habits of the occupants, are nevertheless encouraged by the conditions themselves.
24. There are few inspections of these areas and few corrective factors even where sanitary codes are in force.
25. The segregation of Negro areas is indiscriminate and forces Negroes of all tastes and economic ability into an association which is neither natural nor generally wholesome.
26. There are shades of difference in the condition of Negro-occupied properties, and significant differences among Negro residences in each locality, particularly when some of these dwellings are owned.
27. Degrees of housing pressure vary among cities, as do patterns of segregation, but the basic relationship of the Negroes to the population as a whole remains the same.
28. There is more congestion in the northern part of the United States than in the South, but the extent of tolerance of gross deficiencies in sanitation is greater in the South than in the North.
29. The housing need of Negroes, in its physical aspects, divides itself between:
 - a. Requirements for adequate new low-priced dwellings for low-income groups of Negroes, and
 - b. Opportunities for Negroes of higher incomes to secure or erect dwellings in more desirable sections of cities.

CONDITIONS OF AMERICAN URBAN HOUSING

General Conditions

The housing of the mass of our city population is inadequate, expensive, and far too costly in proportion to income (186:57). According to the Real Property Inventory of 1934, out of 2,428,907 occupied dwelling units examined in sixty-four cities, 38.97 per cent were in good condition, 44.52 per cent needed minor repairs, 14.7 per cent needed major repairs, and 1.72 per cent¹ were unfit for use (14G:59-62; 219:32). The urban housing

¹ Nine-tenths of one per cent were listed as unreported.

problem is not confined to metropolitan centers because, according to Kohn, cities of fifteen thousand or less, and even small villages, have more "hopelessly degraded" housing than do metropolitan areas (14E:11).

GENERALIZATIONS:

30. American urban housing is, on the whole, inadequate, and too expensive in proportion to the income of its inhabitants.
31. Almost 2 per cent of urban housing in the United States is unfit for use, while more than 60 per cent is in need of repair.
32. Some students of housing believe that housing is as bad, or worse, in small cities and villages as it is in metropolitan areas.
33. Many urban families live in filthy and dilapidated dwellings.

Housing in Certain American Cities

General conditions of urban housing in the United States can be understood by examining general conditions in several large cities. Chicago's housing is not narrowly confined between rivers as is New York's. Its problem consists of mean streets, dilapidated houses originally built for one family and now occupied by many families, congested two- and three-story flats, insanitary conditions, and a discouraging, hopeless atmosphere (168:9-10). The housing of low-income groups is deplorably bad; the need for clearance and for rehousing is evident on every street where rentals average less than \$20 (62:39).

In the 12,000 tenement houses of Cincinnati, 70 per cent of the rooms were found to be dark and 3.7 per cent, damp. In 1,706 apartments, in 1928, there were found to be only 80 bathtubs. While the proportion of the city's population living in tenements is above the average, few new apartment dwellings for workers have been built (168:11).

In Minneapolis, 13.6 per cent of residential structures need major repairs or are unfit for use. In New Orleans prevail tenement and alley buildings without adequate sanitary facilities (62:65-6).

In 1930 it was reported that "old law" tenements, condemned by law in 1901, still housed approximately 1,800,000 people in New York City, or from a fourth to a third of the population of the city (77:10; 243:28), and in 1934 it was reported that 66,952

of these "old law" buildings were still in use (74:1-7). The Real Property Inventory reported 39,492 family units in class 4 (unfit for use) in New York, which would house about 150,000. About a third of these are vacant, which means that 100,000 live in houses totally unfit for use. At least 400,000 persons live in class 3 buildings, which are those needing major structural repairs (62:34). In Brooklyn, about 60 per cent of the old tenements are of frame construction, and many more have halls and stairs of wood; hence they are a fire hazard. Half of the old Brooklyn tenements have public toilets in the halls which must be used by all the families in the buildings.

New York City does not have a monopoly on bad housing in that state. The New York State Board of Housing (76B:65) reported to the governor in 1929 on conditions found in twelve cities. Describing one city typical of the twelve, the board reported that in the central congested area where the lowest income groups were housed, 17 per cent of the dwellings had dark rooms with no outside window, not even a window in the wall between two rooms so that light could enter indirectly through an adjacent room. In most cases, these rooms were bedrooms. Twelve per cent of the houses had toilets in the yards, and in most of these there were no air currents to carry away the stench. Few had fire escapes, and most of the dwellings were not piped for gas, heat, or water. The congestion and irregular location of the buildings on the lots resulted in a depressing appearance of the neighborhoods as a whole. A large proportion were ramshackle buildings in a bad state of repair. The board reported that these conditions existed in some degree in nearly all cities in New York State.

During 1933, the Philadelphia Housing Association uncovered 8,685 housing violations, which were estimated to be only a small part of the existing violations. Of these, 3,417 involved accumulations of filth and debris in and around the places used for cooking, eating, playing, and sleeping (151:38). An official survey in 1934 mapped thirteen deteriorated areas selected for clearance and modernization. Seven of these areas were recommended for complete clearance, three for partial clearance, and the other three for complete modernization (62:43). These areas contained almost 4

per cent of the city's population, yet constituted not the only areas of bad housing in Philadelphia, but rather some of the worst areas suitable for clearance and modernization.

These conditions are not peculiar to the cities here mentioned. PWA Housing Division Bulletin No. 1, 1935, describes similar conditions in Pittsburgh, Detroit, Cleveland, St. Louis, Baltimore, Boston, Milwaukee, New Orleans, Indianapolis, and Dayton (62:47-74). Another PWA Housing Division Bulletin (64:10-11) describes housing conditions in New York, St. Louis, Pittsburgh, Minneapolis, and New Orleans as being extremely bad, and summarizes with the statement: "These are cases picked at random and are typical of the condition of low-rent housing in every city in the United States."

Bad housing conditions with some degree of filth exist in most of the industrial cities of the United States, according to *Fortune* (76B:68).

GENERALIZATIONS:

34. Unwholesome, unhealthful, and even filthy housing conditions exist in most of the industrial cities, and particularly the larger cities, of the United States.

Architecture in Urban Housing

The standard of American home architecture is low, since faulty design is one of the characteristics of a majority of houses constructed during the years of greatest prosperity. Houses of wage-earning groups seldom possess the quality of design and structure that they should in view of the advance in knowledge of architecture, construction, and equipment of small houses (181:ix-xi).

Architecture of dwellings occupied by lower-income classes very nearly reached a zero level in New York City, according to Mumford (131:109). The multiple-family tenements introduced as early as 1835 to house immigrant families satisfied the shelter needs of these families in the worst possible way, raised ground rents to an exorbitant level, and produced congestion. Mumford (131:109-10) believes that the "dumb-bell" type of tenement house, plans for which won first prize in a model tenement house competition in 1879, resulted in standardizing the worst features

of multiple-family housing, such as maximum lack of privacy, and minimum light and air. Catherine Bauer condemns the spirit of materialism of the nineteenth century and its resulting architecture, much of which remains today (19:42).

The Committee on House Design of the President's Conference (181:7), in general, believes that the average small American dwelling is seriously defective in design, basing its conclusion upon an investigation of both large and small cities. Occasional far-sighted and completely designed developments, served to emphasize the defects of the average dwelling. The standard of decorative design was also found to be "deplorably low."

In spite of the prevalence of faulty architecture throughout the United States, a better, more functional and honest architecture is beginning to emerge. Instead of being imitative of different materials and of other periods of time, and attempting to hide the real nature and uses of the structure, it takes the building materials available at the time and place of building and makes the best use of these materials to meet the family needs of those who are to live in the dwellings. As Bauer¹ says (19:219), "No one would any longer endeavor to make an automobile look like a gilded royal coach, nor a steamship like a schooner; it is just as great an anachronism to attempt to make a modern house imitate a Tudor cottage or a Renaissance pavilion."

Functional architecture gets away from any such imitation. According to Mumford (130:80-2),² "Instead of counterfeiting the marks of handicraft, the functionalist takes pleasure in the work of the machine itself. . . . The functional architect's delight in the slick surfaces, the fine finish, the exquisite accuracy of machine work is almost as much the source of his indifference to traditional ornament as the added cost of the latter. But it is only in the superficial sense that ornament has disappeared from functionalist architecture. It remains in the treatment of surfaces, in the choice of materials, in the emphasis upon light and clarity and color, in the use of the natural environment."

¹ Catherine Bauer, *Modern Housing*, p. 219. By permission of Houghton Mifflin Company.

² "Machines for Living," *Fortune*, 7-80-82, February, 1933. Reprinted by permission of the Editors of *Fortune*.

While this new architecture promises to make possible a livable house at a much lower cost, it is thus far little more than a promise. Such houses are being manufactured in small quantities at a price considerably above what it costs to build houses of comparable size from local materials, at least in the smaller towns and rural areas, because the traditional methods of construction can still hold their own with modern mechanical fabrication under present day economic environment (130:82).

A good architectural plan does not exist apart from its environment (19:219), and houses designed without reference to the character of the neighborhood constitute one of the shortages of American architecture (186:147).

Colean (4C:101)¹ asserts that "there are only rare examples of the effort to grasp the urban form as a whole, which is the essence of design . . ."

Laidler (109:276) says that most of our dwellings are without architectural distinction, and were built with no thought of the character of the neighborhood as a whole, because they were built with a view to the greatest profit.

There are exceptions, as Laidler points out, such as developments of cooperatives and limited-dividend corporations, and suburban developments for those in comfortable circumstances. The Housing Division of the PWA is constructing fifty model low-cost apartment developments in thirty-five cities, as demonstration projects, the architectural plans of which are concerned with the entire group of apartments in each instance as a whole (63:14-18).

GENERALIZATIONS:

35. American standards of home architecture are low among all classes, but particularly among the wage-earning population.
36. In spite of the prevalent faulty architecture, a more functional and honest architecture is beginning to emerge, which promises to make possible a livable house at a much lower cost.
37. A common fault of American homes is that they are too individualistic in design—they were planned without reference to their social surroundings.

¹ Miles L. Colean, "Economic and Social Significance of Housing Design." *The Annals of the American Academy of Political and Social Science*, March, 1937, Vol. 190, p. 101.

38. A good architectural plan cannot exist apart from the surroundings of the building.
39. In some communities, entire neighborhoods have been planned as single harmonious developments. Noteworthy among these are the 50 low-cost housing developments constructed by the Housing Division of the PWA.

Room Arrangement in Urban Housing

Arrangement of rooms and their equipment have much to do with the degree to which houses provide the essential human values. About 50 per cent of the urban housewives questioned by the Committee on Homemaking-Housing and Family Life expressed dissatisfaction with the arrangement of their homes (186:8).

GENERALIZATIONS:

40. A large proportion of American housewives are dissatisfied with the inconvenient arrangement of their homes.

Quality of Material and Structure of Urban Housing

Quality of materials and structure of houses and the degree to which this quality is maintained are items to be considered in judging housing conditions. According to the Federal Housing Administration (68:1), more than 16,000,000 dwellings in the United States need repairs, replacements, and modernization, and of these, about 3,000,000 have deteriorated beyond the possibility of repair. Unemployment and non-payment of rent during the depression have made it impossible for many landlords to make repairs, and therefore tenement buildings have deteriorated at a rapid rate.

Defective construction practices are shown by a survey made by the United States Chamber of Commerce, which estimates a 53 per cent waste in the building industry, 34 per cent of which is due to faulty management, which itself is the result of excess complexity in organization, inefficient methods, and obsolete machinery. In many cases, house plans consist only of rough, free-hand sketches; materials arrive at the site of building in the crude state where they are fashioned by hand, and construction proceeds in the slowest, the most expensive, and least efficient manner

possible. This waste in construction, greater in small buildings than in large ones, is estimated at \$2,000,000,000 a year (187:35-6).

Unscrupulous speculative builders often add to their profits in small homes through a poor quality of construction, and with the aid of clever advertising and smooth salesmen. The result is that the home purchaser soon finds his cost for upkeep rapidly increasing to pay for repairs in insulation, heating equipment, elimination of vermin which entered through poor quality warped boards, and many other items; the cheap paint must soon be replaced; poor materials increase the fire hazard; the owner soon finds it almost impossible to make his payments keep pace with depreciation (40:37-49; 187:35-6).

In a large city, according to *Fortune*, it is practically impossible to buy a one-family house within the purchasing power of the family of average income unless the quality of materials and construction is substantially lowered (76C:35-6).

These sources indicate that materials and processes of construction have often produced inferior houses in America. Further evidence regarding the prevalence of inferior construction methods is presented in Chapter VI.

GENERALIZATIONS:

41. More than 16,000,000 dwellings in the United States need repairs (1933), and of these, about 3,000,000 have deteriorated beyond the possibility of repair.
42. A great deal of poor construction is due to inefficiency of builders.
43. Large waste occurs in the building industry because of poor management, inefficient methods, and obsolete machinery.
44. Through clever advertising and smooth salesmanship, home buyers are often led to purchase houses which deteriorate rapidly.
45. Because of the high cost of good materials, it is practically impossible for a family with an average income to purchase a single-family house in a large city, unless the quality of materials and construction is substantially lowered.

Size and Privacy in Urban Housing

Size of the house and privacy are two factors so related to each other that they must be discussed together. Edith Elmer Wood quotes the Real Property Inventory as stating that in 1934 the

number of dwellings which had three rooms or less was 435,264, or 20.7 per cent of the dwelling units surveyed. Defining "crowded" as having an average of more than one person to a room, the Real Property Inventory reported 16.8 per cent as "crowded or worse" (62:82-3; 219:20-1).¹

Reports of room congestion come from many sources. During the depression years of 1930-1935, a widespread movement of families into lower-cost housing resulted in crowding into limited quarters in some places and in numerous vacancies in others (231:3). The depression forced rentals below an economic return in many cases, while on the other hand, it caused a doubling up of many families who could not afford to pay even the small rent asked (120:3).

Overcrowding has reached its highest point in cities, and is a common condition in the tenements occupied by industrial workers. More than seventy American cities in which surveys of housing conditions have been made have been found to face the problem of overcrowding. Congestion may result either from the doubling up of two or more families into one small apartment or from taking in lodgers into an apartment already too small for the family which occupies it (184:158).

Doubling up of families has occurred in practically all cities. Instances of two families in one apartment are common and sometimes three families live in one apartment. In extreme cases, from nine to seventeen persons live in a two- or three-room apartment (76B:67-8). With such congestion, privacy is impossible. Room congestion is not a sporadic occurrence, but generally follows land congestion.

Reports on room congestion and lack of privacy come from nearly every large city in the United States (62:39-46; 117:8; 186:18, 63; 188:476).

GENERALIZATIONS:

46. It is estimated that more than 15 per cent of urban homes are overcrowded, while a majority of city dwellers do not have sufficient room to permit the exercise of all home functions.

¹ The classification "crowded or worse" includes units classed as "crowded" containing 1.01 to 2 persons per room, "overcrowded" units with 2.01 to 3 persons per room, and "greatly overcrowded" with more than 3 persons per room.

47. The depression created more overcrowding, and at the same time, many vacancies.
48. Congestion of occupants makes privacy in the home impossible.

Ventilation and Sunlight in Urban Housing

With regard to ventilation and sunlight, Edith Elmer Wood describes as "incredible" the number of interior rooms which have no windows to the outer air. New York had 350,000 such rooms in 1901, and in 1931, Dr. Wood reported that between 200,000 and 250,000 of these were still occupied (243:4). It may be that Dr. Wood underestimated this condition in 1931, since the Housing Division of the PWA, in 1937, reported approximately 300,000 inhabited rooms that do not have any windows, in New York City (64:10). Every large city, and many small cities, have dwellings with windowless rooms. There are also millions of rooms only a little better with windows opening on tiny dark courts (77:10; 186:57; 243:4).

The New York State Board of Housing, in 1929, after surveying housing conditions in several cities in the state, described a typical city in the state of New York as having 17 per cent of the buildings in the central congested area which had dark rooms with no outside windows. Alfred E. Smith described tenement houses in which urban children in New York State were being reared as being unlighted, congested, ill-ventilated, and unsafe. He furthermore stated that these conditions are found not only in New York City, but in many other cities and small communities (168:viii).

Similar reports come from Chicago (62:39-40), Cincinnati (76B:68), Milwaukee, New Orleans, Philadelphia, Minneapolis, and other cities (62:41-3, 64-6, 82, 94).¹

In New Jersey, in 1934, 2.3 per cent of dwellings were found to be without gas or electric light (62:93-4). The Real Property Inventory showed that, for the country as a whole, as revealed by the survey of 64 sample cities, 8.1 per cent of dwellings are without gas or electric light (62:82).

¹ More detailed data regarding light and ventilation in these cities are given in the original manuscript of this book, pp. 96-97, on file in the Library of Teachers College, Columbia University.

GENERALIZATIONS:

49. Windowless rooms, dark, narrow courts, and other features which restrict sunlight are characteristic of tenements in most of the large cities.
50. Approximately 8 per cent of urban dwellings are without gas or electric light.

Plumbing in Urban Housing

According to the Real Property Inventory, 13.5 per cent of urban dwellings have no indoor water closets, while 20.2 per cent have neither bathtub nor shower (62:82). The figure given by the Federal Housing Administration is a little higher, the percentage of dwellings without bathtubs or showers being given as 29 (68:1). In cities in which median rents are under \$15, according to the Real Property Inventory, over a third of the units have no water closets, nearly half have neither tubs nor showers, and a sixth are without running water. Cities whose median rent (or its equivalent) is \$18 to \$21, are those in which a fifth of the family quarters are without water closet facilities (14G:62). A few of the largest cities have supplied all dwellings with sewer connections. Many communities, however, have sections which have neither city water nor city sewers. In such sections, needs of two to a dozen families are served by a filthy backyard privy, and water must be carried into the house by hand from an outdoor well or hydrant (77:12; 243:5-6). "Company towns" in the United States are commonly unsewered and have no piped water system for a large majority of the buildings (77:15).

Detailed data¹ regarding the inadequacy of plumbing are available from Chicago, Cincinnati, Des Moines, New York State, New York City, Philadelphia, Pittsburgh, Zanesville, and other localities (76B:62, 68, 86; 77:4; 117:4; 168:13; 171:1-32; 243:39-43).

GENERALIZATIONS:

51. Most American communities have sections in which houses do not have city water, sewer connections, or bathtubs.
52. Lack of adequate sanitary bathroom and toilet facilities leads to unhealthful and even filthy conditions in many urban homes.

¹ Detailed descriptions of inadequacy of plumbing in several of these cities are given in the original manuscript, pp. 99-101, Teachers College, Columbia University.

*Heating of Urban Housing*¹

Dwellings of the low-income groups are commonly stove-heated (186:16-17, 32). According to the Federal Housing Administration, 72 per cent of city dwellings do not have central heating; 38 per cent have no hot water facilities; and 36 per cent have no gas or electricity for cooking (68:1). Gas is used for cooking in 73 per cent of owner-occupied homes, but in only 67 per cent of rented homes (219:18).

GENERALIZATION:

53. Approximately three-fourths of urban dwellings in the United States have no central heating equipment, and more than a third have no facilities for hot water or for cooking with gas or electricity.

Provision for Safety in Urban Housing

An important quality to be considered in housing is that of safety, which means either structural safety or protection from fire hazards.² Occasionally a dwelling collapses upon its inmates, although this event is rare. Dangers from broken plaster on the ceiling, however, and from broken stairways and uneven or rotten flooring, and from similar hazards are not rare (62:15).

About one-third of falls in the home occur upon steps and stairways, while the second most frequent cause is slippery floors and rugs (184:54-5).

Fire is one of the most devastating hazards because of its destruction of both life and property. A fire may destroy a home, kill or injure members of the family, disrupt family life, and may get out of control and destroy a neighborhood or a city (184:56). According to the United States Bureau of Standards, nearly 400,000 fires occur each year in about two per cent of the buildings of the nation. During the last forty years the average fire loss per capita has been \$2 annually. Homes suffered 54.74 per cent of the total number of fires (267:214). Among causes of these fires are

¹ More detailed data in the original manuscript shows a large proportion of stove-heated homes in Chicago, New York City, Philadelphia, and the states of New York and New Jersey. These conditions are described in these references: (76B:65-8; 145:1-4; 62:39-43, 94).

² Data on the annual occurrence of accidental injury and death are given in Chapter V, pages 84-6, under "Relation of Bad Housing to Safety."

exposure, electricity, matches and smoking, stoves, furnaces, boilers, defective chimneys and flues, spontaneous combustion, lightning, and many others (267:214).

Intelligent use of building materials would reduce these hazards with a minimum of time, work, and expense. The importance of materials and methods of planning and construction in fire prevention is stressed by the President's Conference Committee on Reconditioning, Remodeling, and Modernizing (184:246).

Since structural features and conditions of repair are so important in the prevention of accidents, the potential danger of accidents to be found in present American dwellings may be inferred from the statement of the Real Property Inventory that 44.3 per cent of American urban dwellings need minor repairs, 15.4 per cent need major repairs, and 2.23 per cent are unfit for use. A further statement of the conditions of safety in American housing is given in Chapter V in connection with the results of American housing conditions.

Further evidence of conditions of housing relative to safety is found in the description of housing in certain metropolitan centers. Some of the slums of Cincinnati are described as possessing hazards from fire and building collapse (62:68). The Better Housing League surveyed 291 houses in the Steele Subdivision and discovered fifty chimneys that needed to be rebuilt or repaired.

The New York State Board of Housing, in 1929, said of a "typical New York city" that in the entire area surveyed only one multiple-family building had a fire escape, and that was a vertical ladder (76B:65). According to Fink, about 60 per cent of the old tenements in Brooklyn are of frame construction. These buildings, most of which are more than sixty years old, constitute a dangerous fire hazard; halls and stairs are wooden and thoroughly dried out, and tenants would have difficulty escaping from a fire which started in the hall or stairway (74:1-7).

Similarly, the old law tenements of Manhattan have wooden floor beams, floors, and stairways. Fires often originate in cellars in rubbish or waste. It has already been pointed out that most of these tenements are "cold-water flats," and hence the fire hazard is increased by heating and cooking stoves in each apartment.

There is constant danger of a fire starting from lighted matches or cigarettes thrown into littered cellars where, if once started, flames would rush through the unprotected cellar ceiling and up the wooden stairway. Families on the top floor would have little opportunity to escape except to the roof. Most of the "old law" tenements have obsolete fire escapes in spite of campaigns to improve them, and the best of these often possess vertical ladders from the balconies. Balcony openings to the ladders are often covered with boards upon which tenants store boxes and other objects (154A).

GENERALIZATIONS:

54. Nearly a third of the accidental deaths in the United States occur in the home; major causes are falls and fires.
55. Structural faults, bad planning, and failure to keep buildings in repair are among the most important causes of home accidents and fires.
56. Fire hazards are particularly serious in city slum districts.

Water Supply in Urban Housing

According to the Real Property Inventory, of the 1,491,223 dwellings surveyed in 1934, 5 per cent had no running water (62:82). Another survey found that in Des Moines, of 18,694 dwellings, 1,500 houses in the East Court Avenue slum district had no running water of any kind, and their families carried pails as much as a block and a half (76B:86). In 1934, in Minneapolis, it was found that 5.6 per cent of the dwellings were without running water (62:65). In Philadelphia, in 1932, of several thousand houses studied, one in every 25 had to rely on the yard hydrant for a water supply (62:43).

GENERALIZATION:

57. Lack of a convenient, adequate, and sanitary water supply is a serious shortage in at least 5 per cent of American urban homes.

Cost of Urban Housing

The excessive cost of housing in the United States is discussed earlier in this chapter under "Housing of Different Income Groups," and in Chapters VII and VIII under "Shortages Among Factors Related to Distribution of Housing." As previously stated, present costs make home ownership almost impossible for the city dweller of average income, unless he is satisfied with an inferior house.

GENERALIZATION :

58. Ownership of a high class, one-family home in a city is almost impossible for the family with only an average income.

Disposal of Wastes in Urban Homes

One of the outstanding characteristics of American slums is the improper disposal of garbage and other wastes (243:4). "Lack of . . . a sewer system for waste disposal affects not only the great majority of farm and rural homes, but a large proportion of homes in small towns and a substantial number in all but the largest cities" (62:9).¹

The Real Property Inventory revealed that approximately 5 per cent of the houses studied had no running water, and that 13.5 per cent did not have indoor water closets (64:10). Since running water is essential to an efficient sewage system, these figures indicate a shortage in sewage disposal facilities in the United States.

GENERALIZATION :

59. Lack of proper facilities for disposal of wastes is a characteristic of slums and other areas of housing of the lowest-income groups.

Sanitation of Urban Houses

Considerable has already been said regarding the sanitary conditions of American housing. Slums are notoriously insanitary. *Fortune* summarizes sanitary conditions by saying that undesirable, and even filthy, housing conditions exist in most of the industrial cities of America (77:12).

GENERALIZATIONS :

60. American slums are typically insanitary.
61. Areas of insanitary housing exist in most of the industrial cities of America.

CONDITIONS OF AMERICAN RURAL HOUSING

General Conditions

Until comparatively recently, housing reformers have directed their attention largely to the problem of urban housing to the

¹From Wood, *Slums and Blighted Areas in the United States*, p. 9, originally issued by the Housing Division of the Federal Emergency Administration of Public Works, later issued by the United States Housing Authority.

neglect of the problem of farm shelter, and literature on American housing has practically neglected the farm and village with the exception of a few studies of limited subject or area studied (183:x). A number of recent studies of this problem, however, have been made. The President's Conference on Home Building and Home Ownership devoted one entire volume (Volume VII) of its report to it. In 1934, the Bureau of Home Economics of the United States Department of Agriculture conducted a nationwide survey of farm housing under the auspices of the Civil Works Administration (217). These, and other studies, have given a basis upon which to estimate American farm housing conditions, and the conclusions are that inadequate housing is not limited to city slums and tenant farmer shacks, but that the farming towns, suburban areas, and small villages also have a large amount of bad housing.

In 1926, the Department of Agriculture published a bulletin entitled *The Farmer's Standard of Living*, which was based upon a study of 2,886 selected, white farm families in eleven states including New Hampshire, Vermont, Massachusetts, Connecticut, Kentucky, South Carolina, Alabama, Mississippi, Kansas, Iowa, and Ohio. The study showed about one-twentieth of the homes reported to be completely modern, about one-fifth to be partly modern, and almost three-fourths to have none of the modern improvements (77:16-19; 243:32).

Edith Elmer Wood quotes from the Farm Housing Survey to show that the need for complete replacement of farm houses varies in different states from 1 to 33.2 per cent. Enumerators estimated that 11.6 per cent of farm homes throughout the nation needed replacement, while occupants judged the percentage to be 9.4. The Farm Housing Survey shows that 730,000 farm houses needed complete demolition and replacement (62:96).

The depression increased the seriousness of rural housing problems (36:66-67, 70-71, 75, 109). The migration of city people to the villages and farming areas produced a housing shortage which resulted in a lowering of the general housing standard. Decline in income also affected housing conditions. Expenditures for electricity, water, and telephone services were greatly curtailed. Many

families gave up their own living quarters, and shared quarters with other families.

GENERALIZATIONS :

62. Until recently, students of housing have devoted most attention to urban housing and have neglected the problem of rural housing.
63. A serious housing problem exists in rural as well as urban districts.
64. Approximately 10 per cent of farm homes are in such a condition that they should be demolished and replaced.

Plan and Design of Rural Homes

Neither architects nor occupants of farm homes have paid serious attention to the design of the farmhouse as a fundamental basis of rural home life. The best architects have been too much interested in larger and better paid fields, and hence what little planning of farmhouses has occurred has been done by contractors, carpenters, and inexperienced architects. Farmhouses on the whole are ugly and unattractive, however well they may serve their purposes. They do not possess unity, harmony, simplicity, and other elements of good design (183:75-7).

GENERALIZATION :

65. Farm dwellings have received little attention from competent architects; as a result, most farm homes lack the elements of good design.

Arrangement of Rooms and Equipment of Farm Homes¹

Information received from 271 rural women regarding house arrangements shows that 60 per cent of them believe their homes arranged badly in one or more ways, such as the manner of closing off the living room, the fact that the living room opens directly outdoors, and so on (186:7).

GENERALIZATION :

66. A large per cent of housewives are dissatisfied with the arrangement of the rooms and equipment in their homes.

Materials and Structure of Farm Homes

Village houses appear to be kept in better repair than farmhouses, except those in the Great Basin Region (183:15). More

¹ More detailed information on this point is given in the original manuscript of this study, pp. 115-6. See note on page 45.

than 50 per cent of the rural houses in the Appalachian-Ozark Highlands and the Great Plains areas are considered as being in poor repair. On the other hand, more than half of the rural homes in the New England-New York region, the Central East, the Corn Belt, the Great Basin, and the Pacific Northwest sections were counted as being in good repair.¹ Economic conditions have resulted in a failure to keep many houses in good condition during the past few years (183:10).

GENERALIZATION :

67. Because of the depression, many farmhouses have not been kept in repair.

Size of Rural Homes and Privacy

Forty per cent of the tenant families in one section of Mississippi live two or more persons in a room, 10 per cent of the whites sleeping four or five to a room, 11 per cent sleeping six or more, and cases of nine or even ten to a single bedroom, according to *Fortune*. One county in Montana was reported where families live in sod and gumbo houses or in dugouts, or log or tarpaper dwellings. Nearly half of the houses have only one room (76B:88).

In its report on *Farm and Village Housing*, the President's Conference reported overcrowding to exist in the Great Plains, Great Basin, and Cotton Belt areas on the basis of an average of 2.6 bedrooms per family for the first two areas, and 2.7 for the latter, using as a standard one room per person and 3/5 of a bedroom per person as the minimum for comfort (183:8).

In another report, *Home Making, Home Furnishing, and Information Service*, the President's Conference reported figures from a study of 865 farmhouses in which were found only 519 single bedrooms, or six-tenths of a single room per family. There were 668 bedrooms each occupied by two persons, or eight-tenths of such a bedroom per family. Three or more persons occupied each of 310 bedrooms. About one crowded room existed to every three families. The committee concluded that crowded

¹ The need for replacement of farm homes as revealed by the Farm Housing Survey has already been stated on page 62.

bedrooms were more prevalent in the rural than in the urban groups of houses studied (186:20).

Another need for more privacy is evident in the frequent failure of the farm home to provide rooms where members of the family can entertain their friends (186:30-1).

A small proportion of homes in both city and country provide a designated place where the children can store personal possessions and valuables. In the farm homes space is often cramped, not only by lack of rooms, but by the lack of heat and electricity by which more than one room can be heated and lighted (186:18, 33).

Not only farm houses but also houses in rural villages are crowded and show the usual result of congestion, of improper sleeping arrangements, slovenly housekeeping, dirt, disorder, family friction, and worn nerves (243:29-30, 34-5).

GENERALIZATION :

68. Overcrowding, and consequent lack of privacy is found in a large proportion of farm homes.

Ventilation, Sunlight, and Illumination in Rural Homes

Many farm and village families live in hovels in as sad a state of dilapidation as the houses of their city neighbors, yet the former do have a great advantage in respect to sunlight and fresh air. The tiny, single-family shack which has one small window for each room is usually in a much better position with respect to sunlight and ventilation than is the inside room in the city slum apartment.

The farm home, however, is not without its problem of ventilation, which is mostly a winter problem and is closely related to the problem of heating and the kind of air circulation which the heating system provides (183:182).

Ventilation in rural homes may be a problem of stagnant and dust-laden air (267:107), because of failure to use the windows properly or because of the dust which blows in from the roads and fields, or it may be a problem of overcrowding (183:183). An overcrowded home is difficult to ventilate adequately. That overcrowding exists in a great many rural homes has already been shown.

With regard to illumination, less than one-seventh of the farm homes of the United States are lighted by electricity.¹ As many as 50 per cent of farmhouses are so lighted in only six states, California, Connecticut, Massachusetts, New Jersey, Rhode Island, and Utah, and the District of Columbia. In the states of the Corn Belt, Cotton Belt, Great Plains, and Great Basin, 25 per cent or less of farm homes are lighted by electricity. The percentage is low, in general, throughout the South. Only 1.5 per cent of farmhouses in Mississippi have electricity. The largest percentages of electrically lighted farm homes are found in the Pacific Coast states and the states of the Northeast (183:11).

Some farm homes are lighted by gas, but kerosene furnishes light for the great proportion of farm families (183:11).

From 64 per cent of village homes in the Appalachian-Ozark Highlands and Tobacco-Bluegrass sections to 95 per cent in the Corn Belt and Northern Dairy regions are electrically lighted as compared to four per cent of farm dwellings in the Appalachian-Ozark area and 74 per cent in the Great Basin (183:15-16).

GENERALIZATION:

69. While farm homes receive more sunlight and better ventilation than do comparable slum dwellings, comparatively few farm dwellings are lighted by electricity.

Plumbing, Toilet, and Bath in Rural Homes

Housing authorities differ somewhat in reports as to plumbing equipment of farm homes. According to Edith Elmer Wood, not more than 5 per cent of farmhouses and 20 per cent of village homes have sanitary indoor toilets, and the proportion which have running water is not much larger (243:40).

The President's Conference reported that 65 per cent of rural houses have outdoor toilets and no bathrooms (186:26). *Fortune* reports that in a study of 2,886 farm homes in 1926, only 1/20 were equipped with bathrooms with sanitary tub and bowl and

¹ The Rural Electrification Administration shows promise of being able to relieve this situation to some extent. Carol Aronovici and Elizabeth McCalmont, *Catching Up with Housing*, pp. 92-93. Newark, New Jersey: Beneficial Management Corporation, 1936.

indoor toilet and sewage disposal. About $1/5$ had part of these improvements, whereas $3/4$ had none of them (76B:86). In some sections of Mississippi, Georgia, North Carolina, and Texas, according to *Fortune*, many rural homes have no sanitary equipment, not even privies. This condition exists in from 60 to 85 per cent of both Negro and white families in these sections. In one county in Montana, nearly one-fourth of the houses have no privies, to say nothing of modern toilet appliances (76B:88).

One of the most recent and most authoritative studies, the *Farm Housing Survey* (already cited), reports the per cent of farm homes in each state which are without indoor flush toilets (62:97). Ninety-nine per cent or more of farm homes in Alabama and Georgia have no indoor flush toilets. California has the lowest percentage of farm homes without flush toilets, the figure being 43. The median percentage without flush toilets for all the states is 90. Figures are similar for the item "without bathtub." Alabama leads with 99 per cent of farm homes without a bathtub, whereas California is lowest with only 32 per cent. The median is 86 per cent. That is, in half of the states, 86 per cent or more of farm homes have no bathtubs.

According to the President's Conference, village dwellings are more commonly equipped with stationary bathtubs and indoor flush toilets than are farm dwellings (183:15-16).

GENERALIZATION:

70. In half the states, 90 per cent or more of farm homes have no indoor flush toilets; in the other half of the states, from 43 to 89 per cent of farm homes have no indoor flush toilets. Figures are similar for bathtubs. Large numbers of farm homes in some sections have no toilets at all, not even privies.

Heating in Rural Homes

Central heating systems are not found in as many as one-third of farm homes in any section, according to the President's Conference, although they are most common in the New England-New York, the Corn Belt, the Northern Dairy, and the Great Plains sections. At least two-thirds of the homes in these sections and in the Central East use stove heat only. In warmer regions the

fireplace is more common, and in the Cotton Belt it is the only source of heat in the greatest percentage of cases (183:10).

According to the Farm Housing Survey figures quoted by Wood, in ten states 99 per cent or more of farm homes are without central heating systems, while in all the states more than 50 per cent of farm homes are without central heat, with the exception of New Jersey, where the percentage is 48. The median percentage of farm homes without central heat for all the states is 93 (62:97).

GENERALIZATION :

71. In half the states 93 per cent of farm homes have no central heating systems, and in the other one-half of the states, from 48 to 92 per cent of farm homes have no central heating systems.

The great dangers of fire in farm homes are implied in the statement that \$100,000,000 worth of farm property is destroyed each year by fire. The same investigators found the corresponding fire loss in villages of 2,500 population and under to be \$160,000,000 annually. The President's Conference states that according to "such partial information as is available," the foregoing figure for farm fire losses was materially exceeded in 1930, and that probably at least half of the estimated loss was from destruction of dwellings (183:166).

Windstorms constitute another menace to the safety of the farm family, and losses of farm property from this cause are estimated to be approximately half the total amount of fire losses (183:166).

It was stated in the section, "Provision for Safety in Urban Housing," that about 30,000 fatal accidents occur annually in homes. Figures are not available as to what proportion of these accidents occur in rural homes. However, since safety is closely associated with conditions of repair, the statement on page 64 that more than 50 per cent of rural homes in some sections of the United States are in poor repair indicates a cause of accidents in rural dwellings that might be remedied.

GENERALIZATION :

72. Dangers from fires and accidents in farm homes are great and are comparable to similar dangers in urban homes.

Water Supply of Farm Homes

In a study of 2,886 farm homes in 1926, it was found that three-fourths did not have running water (76B:86). According to the 1930 census report, only 15.8 per cent of farms have water piped into the house (183:12). Edith Elmer Wood quotes the Farm Housing Survey of 1934 to show that in more than half the states 82 per cent of farm homes do not have water piped into the house (62:97).

Dr. Haven Emerson,¹ in a review of Britten's *The Relation Between Housing and Health*, states that "Health hazards far . . . greater than any which can be properly charged against city tenements . . . are the polluted water supply and insanitary and unimproved privy of some millions of rural dwellers" (61:8).

GENERALIZATION:

73. More than three-fourths of farm homes do not have water piped into the house.

Disposal of Wastes in Farm Homes

The great majority of farm and rural homes have no sewer systems for waste disposal. In several sections of the United States there are extensive rural districts where families lack not only indoor flush toilets, but do not have outdoor privies "even of the most primitive sort" (62:9).

GENERALIZATION:

74. The great majority of farm homes do not have sewer systems for waste disposal, and many lack sanitary facilities of any kind.

Cost of Rural Housing

The cost of housing in general was discussed in detail near the beginning of this chapter, and also discussed in detail in Chapter VIII under "Shortages Among Factors Related to Distribution of Housing." Other things being equal, the farm dwelling is likely to be even more costly than urban housing because it is a single-family house, while the urban dwelling unit may be made less costly by being a part of a multiple-family dwelling (183:225-6). The cost of land for the farm dwelling is, however, much less than that for the urban house.

¹ Housing Study Guild, *Housing Study Bulletin*, No. 6, p. 8, March, 1935.

GENERALIZATION :

75. Costs of farm housing and urban housing are likely to be approximately equal for dwelling units of the same quality. The use of multiple-family dwellings in the cities may reduce the cost of individual units, whereas the country dweller does not have to pay as much for his resident lot as does the city dweller.

QUALITIES OF HOME SURROUNDINGS

Qualities of home surroundings have already been described or implied in earlier pages. Housing conditions of America's working population are characterized by "ugliness . . . drab and uninspiring conditions" (179:xi). In Middletown, the typical home of the poorer working man was described in 1929 as having a ". . . bare yard littered with a rusty velocipede or worn-out automobile tires . . ." (111:99). In 1937 housing conditions in Middletown are described as being worse than in 1925 (112). There is some improvement now, however, in the home surroundings because of a developing interest in flower and vegetable gardens among all classes.

On the whole, there is a close correspondence between the conditions of the interior of a dwelling and the surroundings. Land congestion and room congestion go together as do windowless rooms and small, filthy yards and courts. The surroundings of slums are always ugly and depressing and usually insanitary. Lack of desirable home surroundings exists not only in the cities but also in rural districts. The motorist sees many beautiful farm homes as he drives along the paved highway, but off the main roads throughout America, especially in the South, the Middle-west, and the West, the majority of farm homes have more or less barren, uninspiring surroundings.

Shortages in the characteristics of American home surroundings as judged by the standards of good housing listed in Chapter III include the following :

1. Lot too small in proportion to height of buildings (117:4; 62:64).
2. Inadequate yard space for children's play (117:4; 62:67).
3. Undesirable location; the common history of the blighted area is a story of the coming into the area of some influence which rendered the location of neighboring residences undesirable; every slum and blighted area, therefore, provides an undesirable location for residences (232:40; 164:8-9).

4. Lack of harmony of house plan with surroundings (186:147).
5. Inadequate landscaping (177:164-5; 183:17).
6. Insanitary conditions (77:5, 10; 111:99-100; 182:xi).
7. Inconvenience (183:21-3).
8. Lack of protection from animals (186:23).

Of the foregoing shortages in home surroundings, Nos. 1 and 2 are found, for the most part, only in cities. No. 8 is usually found in the country, although it may be found in cities. The others are characteristic of both farm and city housing.

GENERALIZATIONS:

76. On the whole, undesirable conditions within the dwelling are accompanied by undesirable home surroundings.
77. Conditions characteristic of urban housing include: lot too small in proportion to height of buildings so that air and sunlight are excluded, and inadequate yard space for beautification and children's play.
78. Conditions characteristic of rural housing include: inadequate protection from animals so that chickens, pigs, cattle, and other animals have access to areas near the house.
79. Conditions characteristic of both urban and rural housing include: undesirable location of the house, lack of harmony of house plan with surroundings, inadequate or improper landscaping, insanitary conditions, and inconvenience.

QUALITIES OF AMERICAN NEIGHBORHOODS

General Qualities

That residence neighborhoods in America lack the qualities essential to a realization of fundamental human values is attested by many writers. Wright (254:8) and Adams (1:30) agree that slums and blighted areas are found in almost every city. Mumford (14F:17) blames the disorderliness of both urban and rural environments for prevalent social maladjustment.

Conditions in the slums of many large cities have been described adequately earlier in this chapter. Blighted areas and slums are found not only in large cities, but in smaller cities and towns to a greater degree than is generally recognized or admitted (179:10).

Pure Air in American Neighborhoods

It is evident that the rural neighborhood has a great advantage over the urban neighborhood with respect to pure air. Whatever may be the conditions of the rural home and its environment, on

the whole it does provide its occupants with pure air except as the house may be situated so as to receive the odors from the barnyard. A prominent characteristic of the city neighborhood, especially in the slum or tenement district, is the lack of pure air, due to extreme congestion of houses on the land (62:41), and the resulting narrow courts and passageways (243:4). Smoke contaminates the air in most industrial cities (184:10) and in many congested areas there are no air currents to carry away the stench of outdoor toilets and other insanitary conditions (76B:65).

Plan and Appearance of Neighborhoods¹

According to the President's Conference, practically every city of 50,000 population or above contains blighted areas which have deteriorated in value after passing through a succession of uses, including first, high-grade residences, next a lower type of use, such as for boarding houses, then mixed business and residence use, and finally abandoned by all but the poorest families. This sort of development may be avoided through proper planning, and proper planning can, to some extent, remedy the situation after it has developed (177:18).

While practically every city in America has its beautiful residence districts, the evidence is plentiful that nearly every city and rural section has its neighborhoods of ugliness, planlessness, and obsolescence.

Location of Neighborhoods

To satisfy human needs, neighborhoods must be well located with reference to transportation, employment, shopping, and other facilities. According to Draper and Augur, much of the existing housing is located in the wrong place and as a consequence millions of citizens live where there is no hope of future employment which can provide for them a decent standard of living (59F:169). This situation exists in areas where industries have been forced to close down, leaving the population stranded.

¹ A description of planning activity of cities in the United States is given in Chapter VI, pages 146-52, under the heading "Is There a Shortage in Processes Essential to Production of Housing?" City planning is also described later in this chapter under "The Plan of American Municipalities," pp. 74-75.

Centralization of industry in large cities, combined with the ever-widening movement of families to the suburbs, has placed workers in homes a long distance from their work, which causes a large waste of time and energy. Higher wages in the larger cities partly compensate for this extra cost; in too many cases, however, costs of transportation deprive families of funds which should be used for better housing, and result in their living in an inferior type of shelter (1:23).

Plan of Neighborhood Streets

The plan and layout of streets have an important effect upon the degree to which a neighborhood satisfies human values. According to the President's Conference report, "One reason for lack of stability and permanence of home districts has been the lack of definite boundaries or the inability to terminate a particular type of district because of the standardized type of rectangular street pattern which invites endless spread of urban expansion. It is important that advantage be taken of existing natural boundaries such as suitable park land, stream valleys, ridges, bluffs, and the like, in order to more nearly insure a controlled growth of the neighborhood unit."¹ (177:9)

The common plan for streets in American cities is the "gridiron" plan, which often does not meet transportation needs or take into consideration other social purposes. This shortage is further discussed in the pages following under the heading, "Qualities of Municipalities."

Other Neighborhood Qualities

Other desirable qualities of a residential neighborhood include adequate provision for public utilities, for recreation, for deed restriction; adequate separation of homes from business and industry; and a large percentage of home ownership. These items are discussed in the next section under "Qualities of American Municipalities," for as cities and towns have these provisions, so will their residential neighborhoods have them.

¹ President's Conference on Home Building and Home Ownership, I:9. Used by permission.

QUALITIES OF MUNICIPALITIES

The Plan of American Municipalities

This section is concerned with the plan upon which cities have been built rather than with the processes of planning. These processes are described in some detail in Chapter VI.

City development has, in the past, been haphazard and planless (141:64). Much of the existing arrangement of our cities was designed during the nineteenth century at a time when city development was characterized by aimless and unregulated expansion (19:27-28), and when, in laying out streets and subdivisions, no attention was paid to the probable future use of the land (131:85). The "gridiron" plan of street design and the typical deep lot with narrow frontage have tended to make streets noisy, dirty, and dangerous, and to make good housing difficult (19:24).

In the past, cities have paid little attention to planning for future welfare (177:1); the need for, and the importance of city and regional planning have not been adequately appreciated by the public (239:127).

There is considerable evidence of increasing interest in community planning and development, as exemplified by the building of garden cities, but there is need for a much greater interest. Most cities have grown up with little conscious planning except that which was done as a business proposition by real estate dealers (211:474).

Nearly all present city plans and zoning ordinances need modernizing (175:11). Neighborhoods and subdivisions are commonly built upon inappropriate designs. Dwellings are grouped together haphazardly and individual landscape plans lack harmony with each other (181:11). Such practices have encouraged the unvarying repetition of houses on too narrow lots (181:6), and the mutilation of the interiors of blocks by cutting them up into ugly alleys instead of making these block interiors the centers of social and landscape interest (181:8-9).

Bad practice in planning subdivisions has been one of the chief factors in creating high building costs (77:26), due to the large investment risks involved in such practice (180:14). Improper

subdivision procedures must bear a large proportion of the blame for creating slums (162A:6). The evidence indicates that, in general, low housing standards have resulted from bad planning or from lack of planning (247:1-18).

Parks and Playgrounds in Municipalities

One of the worst features of urban areas of bad housing is the almost inevitable absence of safe outdoor places for children to play. This is a shortage which has serious social consequences (62:7). The inadequacy of park and playground space in areas of bad housing is attested also by Shulman, by Hanmer, and by Truxal, and many others (184:179-85).

Housing Programs in American Municipalities

In most of the larger cities in the United States some sort of organized movement for better housing has been started. In many of the smaller cities practically nothing has been done in housing reform. Nowhere, even in the larger cities, has this work been adequately balanced and coordinated (187:242-4). From about 1932 to 1936, the housing movement has been given considerable impetus in all communities by the government housing agencies.

Distribution of Housing Facilities

Earlier in this chapter, under the heading "America's Housing Standard," it was shown that America has a housing shortage. Furthermore, regarding the distribution of housing, it was shown that the lower-income classes are forced to live in congested conditions in most of the larger cities and many of the smaller cities of America. Certain classes of citizens are more favored than others. The Negroes suffer the worst housing conditions of any group. That these conditions may become worse is suggested by Vinton,¹ who, writing in 1937, says: "We are today face to face with an acute housing shortage, and rents threaten to rise to exploitative levels . . . the chaos of our cities grows worse from

¹ Warren Jay Vinton, "A Survey of Approaches to the Housing Problem." *The Annals of the American Academy of Political and Social Science*, March, 1937, Vol. 190, p. 7.

day to day. Congestion increases at their centers, blight spreads in ever-widening circles, while struggling suburbs of jerry-built houses invade the countryside." (4Q:7)

Zoning and Other City Housing Legislation

Public neglect, shown by lack of adequate zoning regulations, is one of the causes of blighted areas (179:3). There is need for more housing legislation and for better enforcement of the laws now in effect (179:15). As late as 1930, only 981 cities in the United States were reported to have zoning regulations (115:300). Vinton's statement in the foregoing paragraph suggests the present vital need for zoning legislation to bring about more orderly and socially-beneficial urban expansion and development.

Utilities Services in Municipalities

One of the qualities of a good municipality with respect to the degree to which it provides a situation essential to good housing is that it possesses adequate utilities services, such as telephone, lighting, water, power, sewer, and transportation.

Telephone, electric light, and power facilities are spread over the entire country, and are available nearly every place where a community of more than a few houses is likely to grow up. The absence of these services in an urban home is due to their high cost rather than to their absence in the city. There is much to be done by cities in reducing the costs of these services. Among the widespread deficiencies of municipalities is their failure to provide pure running water for all homes. In villages and small towns, surface wells are frequently contaminated. Many cities have areas in which several families must share a yard hydrant as their only source of city water, and this situation is often made worse by the necessity of carrying all the water up several flights of tenement house stairs (62:9).

The great majority of farm and rural homes, a large proportion of homes in small towns, and a substantial proportion of dwellings in all but the largest cities do not have the advantages of sewer systems for disposal of wastes (62:9).

Transportation Facilities in Municipalities

In most of the cities in the United States, transportation facilities are available within reach of all families who do not possess automobiles. The larger cities, however, are able to provide only as many vehicles as their street arrangements can take care of, and therefore all are confronted with the problem of congestion in movement of goods and people. The transportation problems of cities are not so much problems of shortage of transportation vehicles as problems arising from the inability of the city's physical pattern to accommodate the vehicles provided. The fault is with city planning rather than with the transportation system (115:270-8).

Percentage of Home Ownership

It is generally conceded that a high proportion of home ownership is desirable in a city. Most families have a desire to own a home (180:3). The census of 1930 showed that 46.8 per cent of families in cities of the United States own their homes (218:6). The Real Property Inventory of 1934, covering a sampling of sixty-four cities, revealed that approximately 40 per cent of the 2,633,135 dwelling units studied are owner-occupied (219:17). This would indicate a shortage in home ownership, since less than 50 per cent own their homes.

GENERALIZATIONS:*

80. Practically every large city in the United States has slum neighborhoods which possess, in varying degrees, conditions of bad housing.
81. Slum areas are often areas which are in a period of transition from residence to business and industry.
82. Certain of the slums found in America are among the worst in the civilized world.
83. The rural neighborhood, while frequently possessing many undesirable characteristics, has an advantage over the urban neighborhood with respect to fresh air and sunlight.
84. A prominent characteristic of the city neighborhood, especially in the slum or tenement district, is the lack of pure air.
85. Nearly every American city has many sections characterized by ugliness, dilapidation, and a depressing appearance.

* This list includes generalizations relating to qualities of American neighborhoods and to qualities of municipalities.

86. The ugliness of neighborhoods is due largely to bad planning and lack of foresight.
87. Many residence neighborhoods are badly located because the supporting industries have expired or moved away, or because the place of occupation of the residents is so far distant that a great deal of time, energy, and money has to be spent in traveling to and from places of employment.
88. Improper planning, or lack of planning, is responsible for more of the ills of municipalities than almost any other cause.
89. The practice of laying out subdivisions without regard for the kind of dwelling to be built upon them seriously handicaps the convenient, harmonious, and economical planning of dwellings, and encourages the unvarying repetition of houses on narrow lots.
90. Bad practice in planning subdivisions has been one of the chief factors in creating high building costs, because of the large investment risks involved in such practice.
91. Bad planning or lack of planning is largely responsible for low housing standards.
92. There is growing attention to, and efficiency in, city planning.
93. Areas of bad housing are characterized by inadequate parks and playgrounds.
94. Most large cities and many small cities have programs for housing reform, although the movement is inadequately balanced and coordinated.
95. In most American municipalities, housing facilities are inadequately distributed among various classes of the population, with regard to space as well as quality of shelter.
96. Telephone and electric light and power services are available in practically all places where a community is likely to grow up, yet a large proportion of families are unable to pay for these services.
97. Lack of running water, or lack of a pure water supply, is a common deficiency in American housing, particularly in small towns and rural districts. This condition exists, however, in many urban districts.
98. A majority of farm and rural homes, a large proportion of homes in small towns, and a substantial number of families in all but the largest cities do not have the opportunity to use a sewer system for waste disposal.
99. The transportation problem of cities is not so much concerned with providing adequate vehicles for transportation as with making room for adequate vehicles to operate.
100. The quality of American municipalities could be improved by promoting a large percentage of home ownership.

CHAPTER V

EXTENT TO WHICH AMERICAN HOUSING ACHIEVES ITS OBJECTIVES

AUTHORITIES have been cited in the preceding chapter to show that a large proportion of American homes are below the standards necessary for health and happiness. In Chapter II, the human values which housing is intended to provide, or the objectives of housing, are listed. To what degree does the kind of housing described in Chapter IV achieve these objectives? To answer this question is the purpose of this chapter. Relationships with physical well-being, mental well-being, individual-social traits of individuals, the family as a group, the neighborhood, and the community, are considered.

EFFECTS OF HOUSING CONDITIONS UPON PHYSICAL WELL-BEING

Relation of Housing Conditions to Disease

General Effects upon Health. While a substantial amount of evidence has been accumulated to show the close relation between bad housing and ill health, this relation is difficult to measure and to express in quantitative terms (184:4). Bad housing is associated with personal, family, and community ill health (184:148). Resistance may be lowered and ill health result from unhygienic and insanitary conditions common to poor housing. According to Britten (30:1-13), evidence has been accumulating for many years both in this country and abroad, to show that excessive sickness and high mortality rates, particularly among infants, are definitely associated with slum and overcrowded districts.

Concrete evidence of the effects of housing upon health is shown in an official report from Liverpool where 26,313 families,

representing about 79 per cent of the slum dwellers, have been rehoused by the city since 1897. As a result, death rates, tuberculosis rates, and infant mortality rates have been cut nearly in half (30:4).

According to Helen Alfred, there is a high correlation between filth, gloom, smells, noises, and the tendency toward disease, anti-social behavior, and nervous and physical handicaps of children who must live in stuffy and dark rooms and who have no playgrounds other than the streets (2:335). A survey by the Slum Clearance Committee in New York showed that the slum areas are the home of accident, disease, juvenile delinquency, and infant deaths (154F). Britten believes that evidence is adequate to show that the replacement of slums with housing which meets sanitary requirements would have an immeasurable effect upon the future health of the population (30:2).

Specific Housing Conditions Detrimental to Physical Health. Among conditions detrimental to health is dampness, which may lead to rheumatism and pulmonary diseases; lack of fresh air which has a depressing effect upon health and vitality (62:8); and overcrowding which favors a lowered vitality, increases susceptibility to fatigue, and the spread of epidemics, and is thought to result in stunted growth, retarded mentality, nervousness, and a tendency to headaches (184:5, 145).

The President's Conference names overcrowding as one of the most important housing factors related to health, its greatest danger being in the spread of diseases contracted directly from person to person, such as colds, sore throats, bronchitis, influenza, diphtheria, scarlet fever, mumps, chicken pox, whooping cough, cerebrospinal fever, measles, pneumonia, and tuberculosis (184:5).

Infant Mortality in Bad Housing. The infant mortality rate is abnormally high in bad housing areas (154F). While housing is only one of many factors which influence the rate of infant deaths, most studies have shown that, in all racial groups, room density is associated with a high infant death rate (184:8). Both Wood (4R:145-6; 62:7-8) and Britten (30:2) quote the infant mortality studies of the Children's Bureau to show the positive relation between overcrowding and infant sickness and mortality.

Relation of Bad Housing to Rickets. Many diseases associated with bad housing affect occupants of all ages, while others affect only children. Rickets is commonly found among children deprived of sunlight, because there is a direct relationship between rickets and the absence of ultra-violet rays (184:10). According to Edith Elmer Wood, almost all tenement babies have rickets to a greater or less degree (62:7; 243:5).

According to Britten, it is not so much lack of windows in the house which causes rickets as it is lack of opportunity for the slum-dwelling child to get out and play in the sunshine (30:7).

Infantile Paralysis Epidemics. According to the editors of *Fortune*, the epidemics of infantile paralysis of 1916 and 1931 both originated in Union Street between Third and Fifth, which area is the "foulest of Brooklyn's slum" (77:20).

Bad Housing as a Cause of Tuberculosis. Tuberculosis has already been mentioned as a disease which is encouraged in bad housing. It is often spoken of as a "house disease," because it tends to infect the entire family when one member contracts it. Young children are particularly susceptible, and overcrowding and insanitary conditions increase the danger (30:6).

A report of a housing survey in Pittsburgh, Pennsylvania, states that in a recent study of 400 houses occupied by tuberculosis cases in the Hill District, it was found that many cellar or basement rooms are used for sleeping purposes; 30 per cent of all living rooms have inadequate light and air; 30 per cent of these dwellings have defective plumbing; and more than one-half have no bathing facilities. Cases of tuberculosis reported each year to the Department of Health have increased from 625 cases in 1929 to 1,093 in 1933. Out of 784 new cases, 260 or 33 per cent were found in the Hill District. Of these cases, 40 per cent are children under 16 years of age. More than half of the contact cases who developed tuberculosis during the previous year lived in the Hill District (213:2).

Wood (4R:146-8) quotes the Cleveland studies by Howard Whipple Green which showed the tuberculosis death rate in that city per 100,000 population between 25 and 44 years of age, to vary from 34 in the highest economic areas to 215 in the lowest.

The New York Slum Clearance Committee in 1934 demonstrated the disproportionate tuberculosis rates in areas of land overcrowding and deteriorated housing.

Other Lung Diseases. Because bad housing is often equipped with defective piping of heating devices, and is often located in a neighborhood where gases, odors, smoke, and dust are prevalent, many lung irritations and diseases other than tuberculosis are a common result. Carbon monoxide, the gas most to be feared in a house, comes from defective heating equipment or from heating equipment in which there is imperfect combustion because of an inadequate supply of oxygen. Furnaces and hot water heaters are often sources of this danger. Smoke enters the house usually from the neighborhood and is both annoying and detrimental to health. Outdoor dust often invades the house, but this is not so likely to carry live germs as is indoor dust (184:10).

Intestinal Diseases. Bad housing is associated with the spread of intestinal diseases and infections such as typhoid fever, cholera, the dysenteries, diarrhea, and summer complaint of infants. These diseases flourish in houses where there are inadequate water supply, poor sewage disposal, inadequate protection against flies, and a general insanitary condition (184:6). Screenless windows also admit mosquitoes, some species of which spread malaria (184:2).

Typhoid fever is prevalent in the bad housing of rural areas and small towns because of such conditions as the contamination of surface wells, the insanitary handling of milk and water, lack of sanitary flush toilets and sewer systems for waste disposal. Not even in the large cities, such as New York and Boston, are there adequate toilet facilities (62:9). Window screens are notoriously absent in slum districts, which creates some danger of the spread of typhoid and diarrheal diseases, especially among infants (30:7).

Housing and Hookworm. Hookworm is another evil of bad housing, particularly in rural areas of the South, and affects health and vitality of millions of people living in the tropical belt and neighboring warm countries of the world, according to the President's Conference. Primitive and insanitary methods of disposing of human excreta provide the most favorable conditions for contraction of this disease. People who walk barefoot over soil polluted

with human feces are most likely to acquire hookworm. This danger is eliminated in cities which provide a good water carriage system for the sanitary disposal of sewage. For this reason, hookworm is largely a rural disease (184:6-7) which occurs in the extensive rural districts where homes have not only no indoor flush toilets, but not even outdoor privies (243:29-30). The efforts of the Rockefeller Sanitary Commission and of county health authorities have done much in recent years to improve the hookworm situation in the South, but there remains much to be done.

Relation of Housing to Other Diseases. Other diseases said to be favored by bad housing include: malaria, spread by the anophles mosquito where housing construction permits it to enter; plague, carried by rats and other rodents which are able to enter the house (184:7-8); typhus fever, spread by lice, fleas, ticks, and other biting insects in houses which are not vermin-proof; venereal disease (184:8), easily contracted by tenement dwellers who must share a public toilet with several families; hemorrhoids, often caused by irregular toilet habits induced in children by their aversion to the use of uncomfortable out-door toilets, particularly on cold days or nights and when they are located at some distance from the house (186:26); heart disease aggravated by certain housing conditions such as those which produce fatigue (243:6); and defective vision, caused by bad lighting (184:9).

When considering the relation of bad housing to health, the direct claim that "bad housing causes ill health and high mortality rates" must be taken with some caution. Emerson (61:8) criticizes severely the tendency of housing reformers to place a large share of the blame for social ills of low-income families upon their housing conditions. He believes that size of income is a more directly related factor. Edith Elmer Wood¹ (4R:145) also voices a note of caution: "Social phenomena are complex. Few have a single cause. . . . We must be content to note that the correlation of high general death rates, sickness rates, and infant mortality rates with areas of bad housing raises a presumption of causal connection, though it does not exclude the simultaneous influence of other factors, such as poverty, ignorance, or race."

¹ Edith Elmer Wood, "The Costs of Bad Housing," American Academy of Political and Social Science, *The Annals*, 190:145, March, 1937.

While bad housing as a direct cause of ill health is questioned, it is well established that the undesirable accompaniments of bad housing, such as congestion and inadequate sunlight, are detrimental to health. If bad housing is not the cause of ill health, it can safely be said that it is definitely associated with ill health and high mortality rates.

Relation of Bad Housing to Safety

Structural and maintenance conditions related to safety were described in Chapter IV, under the headings, "Provision for Safety in Urban Housing" and "Provision for Safety in Farm Homes." The effects of these structural and maintenance conditions are described here.

Approximately 30,000 of the 99,000 annual accidental deaths in the United States occur in the home, according to the President's Conference (184:54).

Fire Hazards. Bad housing is usually a source of danger from fire and other hazards related to safety. On March 23, 1934, the *New York Times* reported that in New York fires which took 48 lives from January 1 to March 23, 44 deaths occurred in old-law tenement fires (154C). In a radio address April 26, 1935, Langdon W. Post, Chairman of the New York City Housing Authority, stated that 81 persons had been burned to death in New York tenement fires during the preceding year. According to Dr. Wood, each year the New York Tenement House Department had reported "Conflagration of Building" to be the cause of scores of deaths in old-law tenements and in the new-law tenements constructed since 1901 (62:15).

The threat of the fire hazard is not limited to single buildings. Fire may not only destroy the home, but may also result in personal injury and loss of life, in disruption of family life, and in some cases may reach conflagration proportions and destroy an entire city (184:55-6).

While all types of inferior and dilapidated dwellings offer definite fire hazards, the greatest danger from fire is in the slum tenement districts. Danger of general conflagration with resulting loss of life exists in some sections of the country, according

to Britten (30:8). The repeated occurrence of fires of this sort in past years is proof of this statement. The National Fire Protection Association estimates the annual direct and indirect loss from fire to be 10,000 lives, and the Fire Waste Council of the United States Chamber of Commerce reports about 70 per cent of this loss to have been in dwellings.

While figures on the exact loss of life in slum district fires are not available, the frequency of fatal fires in such areas each year is well known, and seems to make safe the assumption that slum areas suffer a considerable proportion of the total number of lives lost.

Fire hazards have been greatly minimized in newer construction through strict building ordinances. However, since a large proportion, perhaps a majority, of slum dwellings were built prior to the enactment of these ordinances, such measures, not being retroactive, have no effect upon improving safety conditions in the older dwellings (30:9).

The President's Conference reports the most frequent causes of fatal home fires to be improper use of gasoline and other inflammable liquids, and improper construction and arrangement of buildings which allow fire to spread and to suffocate occupants or to cut off their escape. Other important causes are careless habits of smoking, careless use of matches, and improper construction of heating and cooking equipment and of chimneys and pipes (184:57).

Accident Hazards. Safety in the home is related to accidents as well as to fires. Certain factors of bad housing tend to make accidents more frequent (184:54). Besides the 30,000 annual fatal home accidents, approximately 4,500,000 non-fatal, but serious and disabling, injuries occur each year, caused by fire, falling on stairs and slippery floors, and in bathtubs, and so on, according to the President's Conference. It is generally believed that most of these accidents are preventable (184:11).

Home injuries are most frequently due to falls, about a third of which occur upon stairways or steps, while many result from slippery floors and sliding rugs, or are falls in bathtubs or from ladders, chairs, and tables. Other home injuries include burns and

scalds, and electric shock. Fatalities from the latter cause occur principally where wet conditions prevail, most often in bathtubs. Prevention of these injuries requires improvement both in house construction and in housekeeping procedure (184:55-6).

A house may be rendered unsafe either by structural defects or by fire hazards. The National Safety Council¹ estimates (30:8) that of the non-fatal accidents which occurred in houses in 1933, about 130,000 were permanent in their effects. Of fatal accidents occurring in 1932, about 47 per cent resulted from falls, nearly a fourth of which were on stairs and in halls. Data are not available as to the proportion of these accidents due to dilapidation, broken steps, missing or uneven boards, damp and slippery surfaces, and similar conditions, but it seems likely that some were due to such causes. Since dilapidation is one of the primary characteristics of slum dwellings, it is here that occupants suffer an increased risk of accidents (30:8).

Relation of Housing to Comfort

Comfort is one of the objectives of housing mentioned in Chapter II. Authorities have been quoted to show that a large proportion of American houses are far from comfortable. According to Britten,² comfort is essential to health, because "health embraces more than the mere absence of outright disease; it is a state of being in which all physical and mental processes function at their highest efficiency. Influences which affect physical or mental efficiency, or the peace and comfort of the family, are therefore to be regarded as having an adverse effect on health" (30:9).

Discomfort suffered by families in congested, dilapidated, insanitary, and uncomfortable dwellings may therefore be considered a factor related to mental ill health or physical ill health or both.

¹ Cited by Britten from the 1934 edition of *Accident Facts*, Chicago: National Safety Council. Estimates given are 29,500 for fatal, and 4,230,000 for non-fatal accidents. The President's Conference gives the approximate figures as 30,000 and 4,500,000.

² Rollo Britten, *The Relation between Housing and Health*, p. 9.

*Relation of Housing to Rest, Relaxation,
and Economy of Energy*

Rest, relaxation, and economy of energy are essential housing values, the absence of which affects mental and physical health. Attainment of these values is determined by division of space, arrangement of rooms, and location of halls, doors, and stairways. Lack of adequate space, and inconvenient arrangement may increase the time and energy devoted to household tasks, and may affect adversely the housewife's good humor and destroy family harmony (186:7).

Houses frequently lack the space and arrangement which provide these values. A frequent failure is the lack of provision of opportunity for the tired housewife to rest. Lack of an extra living room, a separate bedroom, or adequate furnishings often makes rest and relaxation impossible. A crowded house cannot provide complete rest and relaxation.

Relation of Housing to Adequate Shelter

That much of America's housing does not provide adequate shelter for its occupants is shown by the description of the materials and structure and state of dilapidation of houses given in Chapter IV. Leaky roofs and walls, inadequate drainage, broken windows, and other conditions prevalent in much of the nation's housing create a condition which falls far short of an adequate shelter standard.

Housing and the Physical Growth of Children

The relation of bad housing conditions to infant mortality, rickets, tuberculosis, and other diseases of children has already been cited. Home environment has an important effect upon physical and moral development of children. Vitality of children and youths is sapped by congested home conditions, poor sleeping accommodations, and the type of recreation of street and alley (184:94). Dr. Wood quotes Luther Burbank as saying that of all living things, the child is most sensitive to environment (62:16).

Sunlight, fresh air, undisturbed sleep, and a germ-free environment are factors essential to optimum physical growth of children. These factors are usually absent in bad housing.

GENERALIZATIONS:¹

101. Bad housing is definitely associated with ill health and high mortality rates.
102. Existing conditions detrimental to health include inadequate illumination and sunlight, improper ventilation, dampness, overcrowding, impure or inadequate water supply, lack of bathing facilities, inadequate toilet facilities, lack of sewer connections, dilapidation, lack of screens, smoke and gas in the atmosphere, and inadequate disposal of wastes.
103. Undesirable conditions and diseases particularly associated with bad housing include: infant mortality, pulmonary tuberculosis, pneumonia, typhoid fever, rickets, hookworm, the communicable childhood diseases, rheumatism, colds, nervousness, influenza, cerebrospinal fever, infantile paralysis, malaria, plague, typhus fever, defective vision, venereal disease, hemorrhoids, and heart disease.
104. Bad housing increases fire hazards; a disproportionate number of deaths have occurred in slum tenement fires.
105. Besides fire, falls rank high as a source of injury in home accidents. Most of these falls occur on steps and stairs, slippery rugs and floors, in bathtubs, and as a result of structure and arrangement of the house and its furnishings; a high accident rate is associated with dilapidation of houses.
106. Lack of comfort, characteristic of much housing, affects health.
107. Because of crowding and improper planning and arrangement, many homes do not provide opportunities for rest and relaxation.
108. A great many houses, particularly those in a state of dilapidation, do not provide adequate shelter.
109. Housing that fosters disease and fails to provide adequate play space, sunlight, fresh air, and quietness, tends to retard the physical development of children.

EFFECTS OF BAD HOUSING UPON MENTAL WELL-BEING

Privacy and a Sense of Freedom

One of the human values sought in housing is the sense of freedom which comes from the opportunity to be alone. Privacy at home is essential for the best mental health of each member of the family. While the evil effects of overcrowding are difficult

¹ This list includes all generalizations concerned with the relation of housing to physical well-being.

to measure, their existence is certain (62:8). High rents in cities of the United States have driven families into smaller and smaller dwellings until their members find it impossible to get away from each other (186:18). In such congestion, there is no privacy and no opportunity for home study. This crowding of family life with the accompanying strains due to faulty physical surroundings seriously threatens mental health.

Housing and Growth of Individuality and Personality

It is believed that the home affects the development of personality more than does any other phase of the environment. Housing may be a positive or a negative factor in the development of personality. That it is too often a negative factor is stressed by many writers. The President's Conference (184:vii) states that the overcrowding and lack of beauty to a large extent offset the spiritual and intellectual growth fostered in the school. Alfred (2:335) believes that filth and gloom, smells and noises, correlate highly with a tendency toward disease, anti-social behavior, and mental maladjustment. Conditions of bad housing may have an adverse effect upon mental alertness and scholarship insofar as they lead to illness which keeps children out of school. Lack of opportunity for a quiet place to read and study at home may affect children's interest in school work (184:94).

Mental depression and feelings of inferiority often result from living in shabby and dilapidated surroundings, while lack of play opportunities common to slum districts causes the energy of children to be subverted into undesirable channels (186:26).

The undesirable effects of bad housing upon personality sometimes manifest themselves in a complete stunting of ambition for better living conditions. Families that have lived in slums for generations tend to lose a desire for better things and, as Catherine Bauer (19:169) says, would rather stay in their slums and hovels than go to a better district among strangers.

Effect of Housing upon Economic Security

Home ownership, acquired under the proper conditions and with the proper safeguards, often fosters economic security. Too often,

however, the attempt to acquire home ownership results in economic disaster for a family. This has been particularly true during the depression of 1929-1936.

The importance of housing as an economic factor is shown by the fact that housing is the largest single item of expense appearing in the family budget (243:54). The great difficulty, however, lies in the fact that the size of expenditure does not always determine the quality of housing, because poor housing may cost as much as good (243:147).

The house as a factor in family economics is described by Andrews (8:232-3) as an example of specialized fixed capital; the house is consumption capital insofar as it contributes directly to satisfaction of basic human needs, while it is productive capital insofar as used for a workshop. It may also be regarded as acquisitive capital which brings a money income to its owner, or the equivalent in use income. The house is a form of property which increases the value of other property which may be stored in the house at a time when not needed and thus carried over to a season when it is needed. The house and lot may be an investment to be drawn upon when the need arises, and may serve a purpose similar to a savings funds when they increase in value. The owned house equalizes real income in that the owner is housed as well in one year as in another. The utility of the house, however, is modified because it is immovable.

Thus good housing and home ownership under proper conditions promote the economic security of the family. Bad housing, which offers inadequate protection to health and to personal property, increases financial expenditures and threatens the economic security of the family.

Under certain conditions, home ownership may be a financial liability rather than an asset. The attempt to purchase homes has meant for wage-earners in too many cases a disastrous anchorage for the whole family, with complete loss of a lifetime's savings as the alternative. The necessity of frequent moving has meant an equally disastrous rupture of all stabilizing attachments (186:63). Under present conditions, most men must work many years before they can save adequate funds to buy or build a home (91:2),

while the difficulty of selling a home may anchor a man to an uncongenial job or induce him to turn his back on beckoning opportunity (243:38).

While it is generally agreed that home ownership is much to be desired for most families, present economic conditions make such home ownership so difficult that it is economically hazardous for a family to attempt (180:3-4), and thus housing fails to promote the economic security of a large proportion of families in America.

Effects of Housing upon Enjoyment of Convenient Arrangement

Convenience in a home conserves energy and thus promotes health; furthermore, it promotes mental balance. The President's Conference reports that in a survey of 271 farm women, 60 per cent reported the arrangement of their houses to be inconvenient. Another survey showed half of 616 urban wives to be dissatisfied with the arrangement of their homes. Most of these complaints relate to features which make the house inconvenient as a work center (186:7-15). Enough evidence has already been given in Chapter IV regarding over-crowding, inadequate planning, faulty construction, bad arrangement of rooms and equipment, size of the house, dilapidation, and other faults to show that much of American housing fails to provide the essential values of convenience.

Inconvenience, and other sources of annoyance in the home " 'get under the skin,' not only of the housewife but of the whole family, and lead to bickering and discontent . . . and destroy restfulness and peace." (186:15)

Effects of Housing upon Esthetic Satisfaction

The insanitary, overcrowded, foul-smelling dwellings, in various stages of dilapidation and so unbelievably common in America, provide no opportunity for the enjoyment of beautiful surroundings. Indeed, long-time residence in such surroundings tends to kill one's appreciation of beautiful surroundings.

Not only in this type of dwelling are esthetic qualities lacking,

but also in many homes of families who have money to provide more attractive homes for themselves but do not know how to go about it. As a result, there is little about their dwellings to develop esthetic tastes. Defective design of American homes was described in Chapter IV, under "Architecture in Urban Housing" and "Plan and Design of Rural Homes."

*Effects of Housing Conditions upon Recreation
and Use of Leisure Time*

A common defect of areas of bad housing, and one serious in its effects, is the lack of a place for children to play, for young people to entertain friends, and for all members of the family to enjoy home pleasures. This is one of the most important reasons for condemnation of slums and for the efforts to insure that city planning will provide public playgrounds within half a mile of every city home, and athletic fields and recreation centers available to meet the leisure needs of each community (184:97-98; 62:10).

Unwholesome housing conditions affect not only the recreational habits of little children, but also those of older members of the family. Indirectly, if not directly, the ugliness, discomfort, and congestion of many homes supply a strong incentive for father, as well as sons and daughters, to spend most of their leisure hours on the street, in the dance-hall, pool-room, rather than at home (243:6-7).

*Effects of Housing Conditions upon Peace and Quiet
Enjoyment of the Family*

City life has given us many advantages but has deprived us of fresh air, sunlight, and the quiet and peace so essential to the enjoyment of home life (186:69). Noise is a constant factor in the poor housing areas of cities, and the inhabitants of these areas seldom experience a quiet moment (243:298).

Happy home life is almost impossible where noise constantly bombards the ears. The unconscious irritations from the noises, interruptions, and lack of privacy have as disastrous effects upon mental health as insanitary conditions have upon physical health (186:69; 243:293-294).

*Effects of Housing Conditions upon Pride
in Possession or Ownership*

One of the important values sought by a large majority of American families in their homes is the satisfaction of home ownership. The desire to own their own homes seems to be a majority trait of American families, and most city families seem to have an ambition to live in the detached single-family house in a suburban community (180:3). Pride of ownership is one of the most influential factors in home buying. A man desires to own a home because he enjoys and takes pride in improving a piece of ground. He feels that this provision for the welfare of his family, and his independence as a home owner, give him added prestige in the eyes of his fellow citizens (180:4).

In Chapter IV under "Percentage of Home Ownership," data were cited (218:6; 219:17) to show that less than 50 per cent of families in the United States own their homes. It is thus evident that many are being deprived of a realization of this home value.

*Effects of Housing Conditions upon Emotional Associations,
and Emotional Maturity and Adjustment*

The effects of housing upon growth of personality and individuality have already been mentioned, as has also the fact that a great deal of housing is located in noisy surroundings which constitute a serious disturbance to mental balance and family harmony. Inferiority complexes and other emotional maladjustments arise from constant living in shabbiness and dilapidation. Overcrowding, combined with the usual noises of city tenements, is a serious nerve strain. In dwellings where these conditions exist, nervous breakdowns of the housewife are frequent (243:6-7).

Improved housing conditions reduce many nervous irritations which impair efficiency, thus resulting in economic gain (243:4-6). Good housing also promotes mental stability, emotional maturity, and benefits the whole development of personality (243:25).

Present conditions of housing in America make necessary frequent moving from one house to another, which seems to make children nervous and restless (186:63, 67-8, 78).

GENERALIZATIONS:¹

- 110. Mental health is endangered by the overcrowding and lack of privacy commonly found in the congested conditions of urban housing in the United States.
- 111. Personality may be warped and its normal development stunted by the mental conflicts which arise from bad housing conditions.
- 112. Because of the disproportionate cost of good housing, home ownership may reduce rather than increase economic security.
- 113. Inconveniences in home arrangement are annoyances which often lead to family discord.
- 114. A large proportion of American homes fail to provide opportunity for esthetic satisfaction.
- 115. Unwholesome housing conditions affect adversely the recreational habits of all members of the family.
- 116. In homes of city families constantly beset by noise, happy home life is difficult to achieve.
- 117. Conditions of housing are such that a large proportion of American families are deprived of the satisfactions of home ownership.

EFFECTS OF HOUSING UPON INDIVIDUAL-SOCIAL TRAITS

By *individual-social traits* is meant those traits of character which usually determine an individual's morality and degree of good citizenship. Individual-social traits considered here include character and morals, citizenship, neatness and orderliness, hospitality, thrift, and industrial efficiency.

Effects of Housing Conditions upon Character and Morals

While the exact relationship between bad housing and immorality cannot as yet be described in exact terms, there is a growing body of evidence that bad housing is one of the factors which produce crime, and that crime and juvenile delinquency occur more often in areas of bad housing than in areas of good housing.

Housing conditions which seem to have a detrimental effect upon morals include overcrowding, lack of privacy in sleeping, bathing and toilet arrangements, taking in boarders into overcrowded homes (243:6), darkness, dampness, and the ugliness commonly found in homes of low-income families (184:148).

¹ This list includes all generalizations concerned with the relation of housing to mental well-being.

Overcrowding is one of the most frequently mentioned conditions which affect character; it tends to break down the feeling of privacy, and results in loss of self-respect, and of modesty, neatness, and orderliness; it contributes to the disintegration of family life, to habitual absence from home, to criminality, and to nearly all phases of low-grade citizenship (184:145-8).

While no conclusive studies on the problem have been made, sleeping arrangements in the home are also believed to have an effect upon morals of members of the family (186:65).

General effects of bad housing conditions upon morals are indicated by the growing body of evidence that the slum community has low standards, "obtuse moral perceptions, uncoordinated and chaotic strivings," because its inhabitants are, on the whole, persons with poor intelligence, without capacity to make decisions on complicated matters, and without the ability to make fine ethical discriminations (184:140).

Ford speaks of the "expulsive factor" of bad housing which drives members of the family into the streets where they are confronted with many temptations and evil influences. The individual, returning from school or from work to a crowded, noisy, dark, and unpleasant home where he finds no beauty and no place to read, to play, or to entertain his friends, is certain to be discontented and unhappy unless he is able to escape. He seeks escape by leaving the "mental and physical suffocation" of the tenement and going out into the city to find entertainment (184:152).

Relation of Housing to Crime

Some writers are hesitant in admitting a direct causal relation between housing and crime. The committee of Housing and the Community of the President's Conference claims that there are few conclusive statistical data to show the effects of housing conditions upon delinquency and crime (184:13). According to Wines, sociologists and statisticians have claimed crime to be the result of nearly every kind of social condition, including poverty, insanity, bad housing, overcrowding, ignorance, idleness, density of population, unemployment, and many others (184:109). Not all writers, however, are so hesitant in claiming that bad housing

is a direct cause of crime. The editors of *Fortune*, in *Housing America*, definitely express their belief that bad housing conditions produce crime (77:19-20).

Ford shows that bad housing conditions may be indirectly responsible for immorality and crime. He admits that, since bad housing conditions are usually accompanied by poverty, ignorance, malnutrition, and evil associations, these conditions rather than the bad housing itself may be the causes of wrongdoing. Nevertheless, he is convinced that there exists a relation between housing and conduct (184:150).

The President's Conference (184:113) quotes Gillin's¹ statement that the slum dweller is subjected to a conspiracy of conditions which may lead him into criminal behavior.

Many studies have been made of the relation between bad housing conditions and crime. While there is great disagreement as to the causal relationship, it has been definitely shown that an exceptionally high rate of crime is associated with bad housing conditions (59B:206).

The slums of Washington, D. C., are said to have a tendency to produce criminals from among the children who live there because the hidden location of these slums offers refuge to criminal and immoral persons who have a detrimental effect upon the children (179:39). In New York, about 58 per cent of arrests for crime in Manhattan are contributed by the borough's eight slum areas, according to the *New York Times* (154G).

Lack of playground facilities, so often associated with bad housing, may be a direct cause of criminal tendencies. According to the *New York Times*, the Brownsville slum area, which has the most marked absence of adequate playground facilities of any area in Brooklyn, has the largest crime rate per capita in the city (154B).

Evidence that there is a direct relationship between bad housing and crime comes from the British Isles. An official report describes a slum section of Liverpool where 26,313 families have been rehoused by the city. Since 1897, the city has rehoused 79

¹ Quoted from J. L. Gillin, *Criminology and Penology*, pp. 250-251, New York: The Century Company, 1926.

per cent or more of the former slum dwellers. Death rates, infant mortality, and tuberculosis were more than cut in half in a few years' time, and arrests were reduced from 202 per year to four (145:2) among the rehoused families.

Effects of Housing Conditions upon Juvenile Delinquency

As there is disagreement regarding the extent to which bad housing produces crime, so also is there disagreement as to the extent to which bad housing produces juvenile delinquency. Shulman,¹ as quoted by the President's Conference (184:129-130), sees no evidence of a marked relationship between delinquency and congestion, and he reports the existence of congested areas which have delinquency ratios below the average. Burgess² likewise finds a low coefficient of correlation between delinquency and overcrowding. He reports a survey in which there was found no more overcrowding in the homes from which delinquents come than in other homes in the community.

While students of juvenile delinquency have been unable to prove that bad housing alone causes delinquency, they have shown that bad housing is one of many undesirable environmental conditions often associated with delinquency (184:36). According to the President's Conference, statistical evidence showing the relation between housing and delinquency is scarce and what evidence there is is not very explicit. Studies in Chicago and other cities reveal juvenile delinquency to be most frequent, in proportion to the juvenile population, in areas of deterioration adjacent to the business sections of large cities. These areas are often found to be declining in population while the city as a whole is growing. In such sections the poorest classes live, as judged by the percentage of population receiving aid from charities. Rates of disease and death are higher in these sections. Since all these factors exist, the conclusion that delinquency in such areas is largely caused by bad housing conditions is questioned (184:19).

¹ Quoted from H. M. Shulman, "A Study of Delinquency in a District of Kings County," *Report of the New York Crime Commission*, p. 380, Albany, 1927.

² Quoted from E. W. Burgess, *The Urban Community*, Chicago, University of Chicago Press, 1926, p. 163.

Regardless of whatever conclusions may be drawn as to the causal relation between bad housing and juvenile delinquency, there is general agreement that certain conditions associated with bad housing do cause delinquency (184:138). The slum district is a source of juvenile wrongdoing. Statistics of juvenile delinquency and crime point to the slums as a breeding ground.

The *New York Times*, in commenting on the report of a committee appointed by Langdon W. Post to study the relation of housing to crime, pointed out that the investigation proved the slum sections of New York to be focal points for the development of juvenile delinquents and criminals and that the facts of the New York report were similar to those reported from other large American cities (154H). In the same issue the *Times* reported that a third of all felons convicted for the entire city during 1930 came from the slums of Manhattan.

According to Wood, a large per cent of reports state that 90 per cent of delinquency comes from physically bad homes (243:291).

Aronovici and McCalmont (15:36)¹ summarize the relation of housing to crime and delinquency as follows: "Many attempts have been made to relate slum conditions to the prevalence of delinquency. These . . . surveys have invariably revealed a close relationship between slum conditions and delinquency rates. It need not be assumed that the physical conditions of buildings are entirely responsible for the frequency of delinquency cases. Slums are characterized by conditions other than bad building conditions. There is the lack of play spaces, the failure to develop and integrate neighborhood spirit, the absence of adequate management of properties, the constant shifting of population, all of which contribute toward the creation of an environment which encourages the development of abnormal living and play conditions conducive to social friction, discontent, and crime."

These authors continue with the following data taken from the PWA Housing Division, the Indianapolis Chamber of Commerce, Bureau of Social Research of the University of Indiana, City Planning Board of Boston, and Cleveland Metropolitan

¹ *Catching Up with Housing*, p. 36. Newark, N. J.: Beneficial Management Corporation, 1936. By permission of Carol Aronovici.

Housing Authority: in New York City, 33 per cent of the felons come from Manhattan slum districts housing 10 per cent of the population; in Cleveland, 47.4 per cent of delinquency comes from 26 per cent of the population, occupying 17 per cent of the city's area; in Chicago, 25 per cent of the juvenile delinquents come from 6 per cent of the city's area which houses 11 per cent of the population; in Baltimore it was found that, while the average crime rate for the city was 8.7 per thousand, in the slum areas, the average rate ranged from 24.9 to 43.6 per thousand (15:36).

Relation of Housing Conditions to Sexual Immorality

Students of social problems seem to believe rather generally that bad housing conditions, particularly overcrowding, have a direct causal relation with sexual immorality. Bongers,¹ quoted by the President's Conference (184:146), believes that when whole families sleep in one or two rooms the morality of children suffers because they learn secrets of sex at an age when children of the well-to-do classes know nothing of it (184:146).

Thrasher,² writing of conditions in Chicago, says that much of the immorality of a particular slum district can be explained by the "terrible housing conditions." While there are many vacant lots and open spaces between dwellings, there is "almost unbelievable congestion" within the houses, which often makes it necessary for children to live and sleep with adults in intimate relations that are often demoralizing in effect (184:153-4).

A report (184:146-7) from New York by Kneeland³ relates an investigation that discovered 1,172 different vice resorts in 575 tenement houses at separate addresses in Manhattan. Other conditions in many of these tenements were demoralizing to a high degree. Children were required to sleep in crowded rooms, brothers with sisters, daughters with fathers, and to dress and undress in the presence of boarders and all others in the house-

¹ Quoted from W. A. Bongers, *Criminality and Economic Conditions*, pp. 241-242, Boston: Little, Brown and Company, 1916.

² Quoted by the President's Conference from F. M. Thrasher, *The Gang*, pp. 243-244, Chicago: University of Chicago Press, 1927.

³ Quoted by the President's Conference from C. J. Kneeland, *Commercialized Prostitution in New York City*, pp. 177-178, New York, The Century Company, 1917.

hold. Prostitutes were numerous in these districts, and they made no effort to conceal their vocation. Similar conditions and effects are described by Aschaffenburg,¹ and Woods and Kennedy² (184:144) report that in many slum districts, few married couples have a room to themselves, while children easily learn of the "innermost reserves of marriage."

Wood, writing in 1935, also stresses the relationship between bad housing conditions and sexual immorality (62:14). She points out that immorality is closely connected with overcrowding, lack of privacy, use of common toilets by a large number of families, and the taking of lodgers into already overcrowded quarters. Further moral dangers are present in the "underworld characters, male and female" who often live in slum dwellings with respectable families, using the common halls and common toilets.

The Housing Division of the PWA (63:11) stated in 1936: "Conditions of overcrowding, common toilets, dark hallways and corridors, and general lack of privacy are unquestionably productive of immorality. The proximity of questionable neighbors and of sexual matters is thrust upon children at an early age."

Few factual studies have been reported on the relation between congestion and sex immorality. Several of the opinions here quoted were stated twenty or more years ago. These statements should be regarded as conclusions based upon subjective observation rather than upon objective data. It is likely that the timeliness of information on a subject of this sort is not so important, since whatever cause and effect relationships existed twenty years ago, probably exist today.

Housing Conditions and Vagrancy

Vagrancy is also listed as one of the results of bad housing. The President's Conference (184:144) quotes Breckinridge and Abbott³ as believing that it is the discomforts of home quite

¹ Quoted by the President's Conference from G. Aschaffenburg, *Crime and Its Repression*, p. 134, Boston: Little, Brown and Company, 1913.

² Quoted from R. A. Woods, and A. J. Kennedy, *Young Working Girls*, p. 42, Boston: Houghton Mifflin Company, 1913.

³ Breckinridge, S. O. and Abbott, E., *The Delinquent Child and the Home*, New York: Russell Sage Foundation, 1912, p. 118.

as much as any innate disposition to vagrancy which create the "semi-homeless" little boys who wander the streets by day and sleep in barns or other out-of-the-way corners at night.

Housing Conditions and Recreation

Another evil result of bad housing is the development of immoral forms of recreation which flourish because of lack of adequate playgrounds, a lack usually associated with bad housing. B. G. Lewis¹ is quoted by the President's Conference (184:129) as stating that restricted play space is responsible for the prevalence of petty gambling by boys in the rear of cigar and candy stores in the poorer sections of New York City.

Wood states that lack of indoor play space and house yards where children can play, forces children to the streets (4R:147; 62:10), where they fall in with bad associates. Older boys form gangs of all kinds, some concerned with mere mischief, and some of which belong to the underworld of crime. The President's Conference (184:179-85) quotes from several other studies to show the relation of character to opportunities for play.

Effect of Bad Housing Conditions upon Citizenship

The relation between bad housing and traits of citizenship has not been definitely proved. Nevertheless, there are many indications that conditions which exist in the areas which house the lower-income groups menace the nation's welfare (184:87).

"Every study that has been made in recent years points out that human conduct is largely a product of the interaction of the forces of personality and environment. Clearly, there can never be a sound citizenry unless men are given every reasonable opportunity under decent living conditions. Therefore, the slums and underprivileged areas in cities and in rural sections must be replaced by habitable districts." (184:102)²

According to Edith Elmer Wood, extreme slum conditions foster attitudes of hatred toward society, and provide an environment favorable to radicalism (243:7).

¹ Lewis, B. G., *The Offender*, New York: Harper and Brothers, 1917, p. 277.

² President's Conference on Home Building and Home Ownership, VIII:87. Used by permission.

Some of the benefits to citizenship of widespread home ownership have already been cited. President Hoover, in his address to his Conference on Home Building and Home Ownership, said: "This aspiration (for home ownership) penetrates the heart of our national well-being. It makes for happier married life, . . . for better children, . . . for confidence and security, . . . for courage to meet the battles of life, . . . for better citizenship. There can be no fear for a democracy or self-government or for liberty or freedom from home owners no matter how humble they may be." (187:2)¹

That these values are not being realized by a large proportion of Americans is shown by the figures quoted, which reveal that less than half of American families live in dwellings they own.

*Effect of Housing Conditions upon Neatness and
Orderliness*

It is very difficult for an individual or a family to dwell in dilapidated and disorderly surroundings and maintain personal habits of order and cleanliness.

"Against all that conscious education can do, the more fundamental unconscious education of our backgrounds, our daily activities, our casual sights and responses work toward the production and the apathetic acceptance of chaos." (14F:17)²

Edith Elmer Wood says that bad houses make careless tenants, and careless tenants make bad houses worse (243:8).

The President's Conference (184:95) stresses the point that ideals and standards are influenced by home and community environment, and in order for an individual to appreciate fully a good home, the understanding of a good home must come within the range of experience.

Newman (4K:4) says that many families now living in slums "reflect their substandard environment and the current thought of their neighborhood," whereas if removed from the slum area, and taught to live decently, they would rise to the level of the new environment.

¹ President's Conference on Home Building and Home Ownership, XI:2. Used by permission. ² From *America Can't Have Housing*, p. 8, New York, Museum of Modern Art, 1934.

Dwelling in slums tends to lower self-respect and to develop habitual slovenliness (102:3).

Effect of Housing Conditions upon Hospitality

When the home is dirty, dilapidated, disorderly, overcrowded, badly furnished, or possessed of any of the other salient characteristics of bad housing, it tends not to be a center of hospitality for the entertainment of neighbors and friends because members of the family are ashamed of it. The girl in the crowded apartment has no place to entertain her boy friends (184:160).

Essential to hospitality are space, rooms for privacy, attractive furnishings and adequate heating and lighting (186:23). Where these are lacking, hospitality tends to be lacking. In a study made by committees of the President's Conference, many women reported their unwillingness or inability to entertain company because of inadequate or undesirable equipment or arrangements of the home (186:23-4).

Effect of Housing Conditions upon Habits of Thrift

The desire to own a home is an incentive to save (180:5), and when the home has been acquired, the necessity for making regular payments is good training in thrift (243:35). If this be true, then conditions which make it impossible for more than half of American families to own their homes are withholding from these families this highly educative experience of acquiring a home.

Effect of Housing Conditions upon Industrial Efficiency

Housing is one of the factors which effect industrial efficiency of workers (184:51). Because of the fatigue and ill health resulting from bad living conditions, workers who are poorly housed show a tendency for reduced production and for spoiling work (184:53). Home accidents resulting from housing deficiencies¹ reduce industrial efficiency and cause loss of working time (184:53). Organized labor has voiced its opinion that good hous-

¹ See section in Chapter IV pages 58-60, on "Provision for Safety in Urban Housing," and in Chapter V pages 84-6, on "Relation of Bad Housing to Safety."

ing and good homes make workers contented and hence improve efficiency (184:51). Wood (62:15) says that workers are more efficient if they live under pleasant, healthful conditions, if they sleep restfully in quiet surroundings with abundant fresh air, if they and their families are contented with their dwelling.

GENERALIZATIONS:¹

118. While the exact statistical relationship between bad housing conditions and undesirable individual-social traits has not been determined, sufficient evidence has been gathered to show that undesirable traits are associated with bad housing and are probably partly caused by them.
119. Areas of bad housing produce relatively more criminals and juvenile delinquents than do areas of good housing. Therefore, conditions associated with bad housing tend to produce criminals and juvenile delinquents.
120. Lack of playground facilities is a condition which seems to be associated with juvenile delinquency.
121. The sense of social inferiority engendered by residence in poor housing may be a cause of unsocial acts committed as a compensation for this inferiority complex.
122. Many students of social problems believe that certain conditions of bad housing, particularly the overcrowding which results in entire lack of privacy, contribute to sexual immorality.
123. While sexual immorality is prevalent in areas of congested housing, it is not as great as might be expected, according to some students of the problem.
124. Unattractive homes lead members of the family to spend much of their time on the streets and in other unwholesome places.
125. Lack of recreation facilities, which lack is almost universal in bad housing, leads to the development of undesirable forms of recreation among children, including gambling.
126. Bad housing and conditions associated with it discourage the development of good citizenship and foster undesirable citizenship traits.
127. More than half of American families do not experience the stimulus to good citizenship and the practice in thrift which home-ownership provides.
128. The slovenliness, disorder, and dilapidation which usually accompany bad housing, tend to destroy habits of neatness and orderliness or to prevent the development of these qualities.
129. Undesirable housing conditions prevent the exercise of hospitality in the home and the use of the home as a social center.

¹ This list includes all generalizations concerned with the relation of housing to individual-social traits.

130. While good housing and good homes make for contented and efficient workers, bad housing and related conditions tend to increase fatigue and accidents and thereby produce absenteeism and industrial inefficiency.

EFFECTS OF HOUSING CONDITIONS UPON THE FAMILY
AS A GROUP

*Effects of Housing Conditions upon Pleasant
Family Relationships*

Housing conditions have a great deal to do with the pleasantness or unpleasantness of family relationships in the home. They play an active part in the family development, and may be the means of promoting or repressing personality growth (186:61).

It is the function of the house to contribute to pleasant family relationships, according to the President's Conference,¹ as follows:

"To provide a background of peace and security so that the members of the family may relax from the strain of modern life outside.

"To provide for privacy—the refuge where one can be alone and indulge one's own desires in meditation, reading or following an avocation or hobby: for without such privacy there can be but limited use of the leisure which is, or should be, the gift of this machine age.

"To provide an environment where the members of the family may enjoy one another's companionship, where their affectional needs as human beings may be satisfied.

"To provide opportunity for social contacts—a place where all members of the family . . . may entertain friends." (186:1-2)

To what degree do American homes provide these advantages for family life? Sufficient authorities have already been cited to answer this question. How can a home provide a "background of peace and security" and relaxation "from the strain of modern life outside" in the congested and noisy homes so prevalent in America, as described in Chapter IV? It has already been shown that a great proportion of American homes lack privacy; that conditions exist in which members of the family only get on each other's nerves; that entertaining friends is impossible.

¹ President's Conference on Home Building and Home Ownership, X:1-2. Used by permission.

Effects of Housing Conditions upon Family Stability

Many of the conditions which tend to weaken home ties have already been described. Further evidence of the degree to which housing conditions may disrupt homes is here presented.

As Dr. Wood says, normal family life cannot exist apart from a normal home (243:7). Homes so crowded that families must congregate in the street for social intercourse hardly represent normal family life, yet this is the condition that exists in congested portions of most large cities. The home thus becomes only a place where the family eats and sleeps. It is likely that these conditions are related to the breakdown of the home.

Bad housing conditions may influence family stability in several ways. Unpleasant home conditions may lead a father to lose his job because of intemperance, and may further lead to desertion and to consequent disruption of the family (243:7). Housing conditions may cause constant trouble between parents and children because of the antagonism toward the home environment which the children come to feel (186:34). The President's Conference (179:32-3) states that normal family life is lacking in the slums, and hence families there are unable to meet new situations, and often "go on the rocks" when they arise.

Effects of Housing Conditions upon Popularity of the Home as a Social Center

The home is not such a center of sociability as it formerly was; parents and children no longer play together as a rule (186:23-36). This is due, in part, to the changing social and economic conditions which have produced smaller and smaller dwelling units in which there is little space and opportunity for making the home a social center. Another reason is that modern times provide many means of entertainment which offer serious competition to the home as a recreation center, particularly for older children. The home fails to attract the older children because it cannot compete with the theater, the movies, and the automobile (186:35).

In spite of these competing interests, an attractive home encourages social life. No normal individual desires being alone all the

time if his home radiates cheerfulness and friendliness; such a home encourages companionship (186:20). On the other hand, unattractive home conditions discourage wholesome social activities in the home because members of the family are self-conscious about entertaining friends amid cheerless and shabby surroundings (186:15).

An unfavorable home environment reacts upon all members of a family, but particularly upon adolescents. If the home does not provide opportunity for recreation, the adolescent will seek substitutes elsewhere (186:64).

GENERALIZATIONS:

131. Bad housing conditions tend to make members of a family nervous, irritable, and unhappy, thereby producing discord in the home and making pleasant family relationships difficult to achieve.
132. Conditions which produce family discord include any conditions of the house which are uncomfortable, inconvenient, unpleasant, or ugly, and which fail to provide peace, security, relaxation, privacy, rest, and pleasant social relationships.
133. Failure of the home to provide wholesome recreational and social activities results in members of the family seeking recreation elsewhere, often in undesirable places and activities.
134. Bad housing, which makes satisfying home life impossible, tends to encourage disruption of the home.

EFFECTS OF HOUSING CONDITIONS UPON THE NEIGHBORHOOD

Effects of Housing Conditions upon the Ability of the Neighborhood to Be Self-Supporting

Among values of good housing listed in Chapter II were "values to the neighborhood." One of the values to a neighborhood of good houses is "ability of the neighborhood to be self-supporting."

It has been definitely shown that in many cities, slums and blighted areas cost more in services given by the city than they return in taxes. In other words, these areas of bad housing are not self-supporting (179:xi-xiv).

When a single house in a neighborhood becomes dilapidated, or is rented for a use obnoxious to its neighbors, it often starts a decline of property values which results in an exodus of well-to-do families, and in the train of complex conditions and reactions

which results in "blight," and produces a neighborhood which is not self-supporting (179:1-4).

Proof of the cost to a city of a slum district is found in the report of a survey made in Cleveland of a slum area. One small section in which the city had invested five million dollars in public and semi-public buildings was found to be producing a tax income of \$225,000. This section was costing the city, county, and board of education \$1,357,000 for "such direct services as good municipal housekeeping and education require." The net annual cost to the taxpayers of this section was thus \$1,132,000, a loss of more than a million dollars a year. In addition to the public funds required, private funds made contributions which increased the cost to approximately \$1,750,000 annually. The 5,244 families who lived in the area were thus being subsidized to the amount of approximately \$335 per year each from public and private funds (146:2-12).

Edith Elmer Wood (4R:148-9) summarizes costs of bad housing areas with data from Indianapolis and Boston.

In Indianapolis (1933), eleven census tracts with deteriorated housing containing 10.4 per cent of the population absorbed 30 per cent of city hospital service during 1932, and furnished 24 per cent of cases treated in the venereal disease clinic and 19.1 per cent of patients at the hospital for the insane. Fire-fighting service cost 16.7 per cent of the city's total, and police and court service in that area cost 36 per cent of the total city cost in dealing with felons and nearly 25 per cent in dealing with misdemeanants. Another Indianapolis area of bad housing with 1,500 population showed an average per capita cost of government of \$61.85 as compared to \$38.56 for the city as a whole. That area cost the city \$81,462.70 more for governmental services than it paid in taxes.

A Boston study published in 1935 showed 22 per cent of the gross city area to have a net income of \$18,339,714, while the other 78 per cent of the city showed a net cost of \$18,156,419. A selected slum district, covering 2 per cent of the city area, was found to contain 9 per cent of the population, and to account for more than 21 per cent of the deficit.

Aronovici and McCalmont (15:37)¹ state that "A midwest city in a survey by the Chamber of Commerce showed that in these areas lived 10% of the population which absorbed 25% of all public service funds, 30% of the cost of municipal hospitals, 25% of the family welfare budget, 16% of the total cost of fire protection."

The Housing Division of the PWA reports a Minneapolis area which cost \$70,000 in 1932 for fire runs alone, whereas the total taxes assessed against all properties in the neighborhood amounted to \$30,835. In Birmingham are 22 blighted areas covering 817 city blocks and approximately 200 additional blocks in scattered areas. It is estimated that 1,000 blocks of this type, or about 20 per cent of the total city area, cost the city \$2,500,000 annually, or nearly one-half of its budget (63:9).

A survey by the Illinois Housing Commission in 1933 of a square mile in a partially blighted residential area in Chicago revealed that the city paid \$3,200,000 annually for public services in this area, as compared with a total tax levy of \$1,191,352, of which only \$586,061 had been collected three years after the due date (63:10).

Of this condition the Housing Division says: "Similarly all over the country people are paying to preserve that of which they most want to rid themselves. In truth municipalities can't afford to keep their slums. Better can they afford in dollars and cents alone to eliminate them and build new dwellings." (63:10)

*Effects of Housing Conditions upon Harmony of Social
Contacts and upon Neighborhood Pride and Loyalty*

Wholesome community life and social contacts deteriorate in an area of bad housing, particularly in the slum or blighted area. According to the President's Conference (179:31-2), harmonious social contacts are difficult and usually absent in areas of bad housing. Where social contacts are lacking, there can be no neighborhood pride and loyalty, nor the enthusiastic group cooperation known as community spirit.

¹ *Catching Up with Housing*, p. 37. Newark, N. J. Beneficial Management Corporation, 1936. By permission of Carol Aronovici.

*Effects of Housing Conditions upon Desirability of
Neighborhood as a Home*

No family of normal human beings would seek an environment of the kind just described as a place to establish a home. All the elements essential to family harmony are lacking in the situation described and are lacking to some degree in all bad housing. No economic stability can be enjoyed by the home owner in such a neighborhood. Therefore, a neighborhood in which there is bad housing is not desirable as a home. This undesirability is shown by the fact that neighborhood deterioration causes absentee ownership of property because the original owners prefer to move to a more desirable location (162A:5). Such deterioration also forestalls the building of new homes.

GENERALIZATIONS:

135. Areas of bad housing, particularly slums and blighted areas, cost the community more in services than these areas pay in taxes.
136. Bad housing in a community is associated with a decadence of community spirit and wholesome social contacts.
137. Community pride and loyalty cannot flourish in a community of bad housing conditions.
138. To the degree that any of the dwellings in a neighborhood are substandard, that neighborhood is undesirable as a home because bad housing in a community creates economic blight and destroys the social values of community life, even for those who live in good houses in that community.

EFFECTS OF HOUSING CONDITIONS UPON THE
COMMUNITY

*Effects of Housing Conditions upon Stability of
Property Values*

It has already been shown that the presence of bad housing in a neighborhood lessens property values in that neighborhood, except, of course, as that property may come to be needed for commercial or industrial purposes. Deterioration of property in a neighborhood is the beginning of a blighted area, and of depreciation of property values in the community or municipality as a whole.

In Chicago's blighted areas "Real estate securities amounting to

hundreds of millions of dollars are in default, and supposed equities in thousands of properties have been entirely wiped out. . . . Surrounding the built-up sections of the area are dozens of square miles of dead subdivisions that are the graveyard of investments and of the hopes of thousands of families." (247:3-4)¹

Municipal regulations which insure the preservation of adequate open space around residential structures, which prevent uses obnoxious to home owners, which help determine the quality of dwellings to be built, and which otherwise insure harmonious and wholesome development of neighborhood areas, are essential to the maintenance of stability of property values in a city (177:30-1). The removal of bad housing and the clearing of slums tend to increase the values of property (243:280).

*Effects of Housing Conditions upon Conservation of
Community Human Values*

Both money values and human values are destroyed by the spread of slums and blighted areas (14H:75), and the same conditions that destroy or raise human values destroy or raise property values (187:150). Social evils cannot be isolated, and when part of the people in a community live in poor dwellings the health and social stability of the entire community is in danger.

The health of any community and its social and economic stability require the maintenance of a certain minimum standard of housing accommodation for all its families (14I:9). Social legislation accomplishes little in the improvement of the health and living conditions of city dwellers in the absence of good housing (14E:11).

*Effects of Housing Conditions upon the Development of a
Capable and Responsible Electorate*

Several writers have already been quoted on the relation between home ownership and good citizenship. According to Herbert Hoover (180:1), a large proportion of home ownership is the foundation of a sound social and economic system. Kohn (14E:

¹ Coleman Woodbury, *A Housing Plan and Land Use Survey for Metropolitan Chicago*, pp. 3-4. By permission of the Metropolitan Housing Council, Chicago.

13) says that decent shelter is as much an essential to the growth of capable, self-governing citizens as are reading and writing.

Home ownership not only contributes to a better informed and responsible electorate (243:35), but tends to produce conservatism and thus to prevent the progress of radical political movements.

*Effects of Housing Conditions upon the Financial
Economy of a Municipality*

A wealth of evidence based upon careful studies and experiments has been collected to show that areas of bad housing, particularly slum districts, are financial liabilities to a city (120:5). In a previous section in this chapter, "Effects of Housing Conditions upon the Ability of the Neighborhood to be Self-Supporting," it was shown that slums and blighted areas cannot bear their proportionate share of the city's expenses for such items as health services, welfare, fire protection, police service (179:11), hospitalization, and criminal rehabilitation (14H:75). Unwholesome living conditions are closely linked with industrial inefficiency, economic incompetence and with the high costs of social, medical, and police services (179:11). Slums are said to be the most costly form of housing known from the standpoint of the entire community (179:xiv).

Slum conditions tend to produce municipal bankruptcy by creating ever-widening areas whose costs for public services are many times greater than the amount they pay in taxes or the amount of revenues they produce (15:36-7). They depress economic values of whole neighborhoods and keep good building sites off the market. Crowding into limited quarters when vacancies are available produces a decline of property values and injures mortgagors and mortgagees.

Colonel Horatio B. Hackett, as assistant administrator of Public Works Administration, said in 1935, "The high cost of policing, fire protection, upkeep of jails, reformatories, asylums, courts, hospitals, is largely due to slum conditions, yet the slums do not yield a tax income to pay these costs. They are borne in the ratio of at least 10 to 1 by business and better residential property owners." (82:5)

Effects of Housing Conditions upon Racial Harmony

Scarcity of good housing is a cause of racial strife and antipathies (182:12). Housing conditions were given a large part of the blame for the racial strife which flared up in New York's Harlem on March 19, 1935 (155A).

The *New York Times* (154I), on April 11, 1935, reported Governor Lehman's program of thirteen recommendations to end "disgraceful" housing conditions in Harlem. The recommendations called attention to such conditions as unfair eviction practices, racial discrimination, failure of landlords to keep properties in repair, excessive rents, dilapidation, congestion, and many similar conditions.

A *New York Times* editorial of April 14, 1935 laid the major part of the blame for the riots upon conditions of *housing* and *schooling* of Negroes in Harlem (154J).

Effects of Housing Conditions upon Attracting New Industries to the Community

Industries seeking desirable locations tend to avoid cities which neglect their slum conditions, according to the Pennsylvania Association of Planning Commissioners (161:51-52).

GENERALIZATIONS:¹

139. Bad housing in a community produces depreciation of property values.
140. Bad housing and its accompanying conditions destroy human values in a community, such as health, happiness, good citizenship and neighborliness.
141. Conditions of bad housing destroy community pride and interest in government.
142. Home ownership encourages good citizenship and interest in government.
143. Areas of bad housing are usually an economic loss to the municipality because they cost more to maintain than they pay in taxes.
144. Scarcity of good housing, under certain conditions, incites racial strife.
145. Prevalence of bad housing and slum conditions in a city leads industries to seek locations elsewhere.

¹ This list includes all generalizations concerned with the relation of housing conditions to the community or municipality.

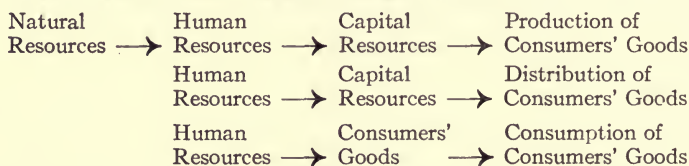
CHAPTER VI

SHORTAGES AMONG FACTORS RELATED TO PRODUCTION OF HOUSING¹

ANALYSIS OF ESSENTIAL FACTORS IN HOUSING

HOUSING is affected by every phase of the economic processes of producing, distributing, and consuming goods. Therefore, the housing problem, to be understood, must be analyzed in terms of these processes. It is the purpose of Chapters VI, VII, VIII, and IX to present such an analysis and to show shortages in economic resources and processes, which shortages have been among the causes of present bad housing conditions.

CHART I. RELATIONSHIP AMONG ECONOMIC FACTORS BASIC TO HOUSING



As shown in Chart I, the economic process may be described as follows: natural resources, human resources, and capital resources are brought together to produce consumers' goods; human resources and capital resources are further utilized to distribute the goods to satisfy human needs; in the last phase of the process, human resources act upon consumers' goods in the process of consuming.

Although the three chief economic processes are production of goods, distribution of goods, and consumption of goods, these

¹ This chapter includes the material, condensed, from Chapters VI and VII of the original document on file in the library of Teachers College, Columbia University.

processes do not take place entirely separate from each other. Furthermore, certain other processes are a part of each of them. These include planning and educating, constructing, transporting,

CHART 2. RELATIONSHIP OF FUNDAMENTAL RESOURCES TO MAJOR ECONOMIC PROCESSES BASIC TO HOUSING

<i>Resources</i>	<i>Production</i>	<i>Distribution</i>	<i>Consumption</i>
Natural Resources	1. Building materials 2. Resources essential to production, such as power, etc. 3. Land		
Human Resources—Individual	1. Labor resources 2. Skill, training 3. Motives, attitudes	1. Labor resources 2. Skill, training 3. Motives, attitudes	1. Skill, training 2. Motives, attitudes
Human Resources—Social and Cultural	1. Organized knowledge, science, technology 2. Art standards 3. Means of education 4. Mores, customs 5. Laws	1. Organized knowledge, science, technology 2. Art standards 3. Means of education 4. Mores, customs 5. Laws	1. Organized knowledge, science, technology 2. Art standards 3. Means of education 4. Mores, customs 5. Laws
Capital	1. Machinery for production 2. Money and credit	1. Machinery for transportation 2. Money and credit	1. Adequate stocks of consumers' goods

financing, marketing, controlling and managing, protecting and law enforcing, and cooperating.

In order to understand the problems of housing, it is necessary to answer the questions: (a) What resources and processes are essential to the production of housing? (b) What resources and processes are essential to the distribution of housing? and (c) What resources and processes are essential to the consumption or use of housing? When these questions are answered, one can, by noting shortages which exist in these resources and processes,

CHART 3. RELATIONSHIPS OF MINOR TO MAJOR ECONOMIC PROCESSES
BASIC TO HOUSING

	<i>Production</i>	<i>Distribution</i>	<i>Consumption</i>
Planning and Educating	Planning and educating for production of goods, including houses	Planning and educating for distribution of goods	Planning and educating for consumption or use of goods
Constructing or Manufacturing	Constructing or manufacturing goods	Manufacturing means of distribution and transportation	
Transporting	Transporting raw materials, machinery and labor essential to producing goods	Transporting manufactured goods and human beings (houses and dwellers)	Transporting consumers (home dwellers)
Financing	Providing capital for production of goods, including houses	Providing capital for distributing, purchasing, etc.	
Marketing	Purchasing and selling materials for manufacturing goods	Purchasing and selling consumers' goods	
Controlling and Managing	Controlling and managing the processes of production	Controlling and managing the processes of distribution	Controlling and managing the use and consumption of goods
Cooperating	Cooperation among all agencies involved in production of goods	Cooperation among all agencies involved in distribution of goods	Cooperation among members of family and neighbors to improve standard of living
Protecting and Law Enforcing	Enforcing laws pertaining to production of goods	Enforcing laws pertaining to distribution of goods	Enforcing laws pertaining to use and consumption of goods
Legislating	Making laws pertaining to production of goods	Making laws pertaining to distribution of goods	Making laws pertaining to consumption of goods

Determining Income-Housing-Cost Ratio

determine some of the most important causes of housing deficiencies.

Chapter VI aims to answer the first question by showing the resources and processes essential to the production of houses, and to point out shortages in these resources and processes. Chapter VII analyzes the resources, and Chapter VIII the processes essential to distribution of houses, and each chapter lists the respective shortages. Chapter IX shows resources and processes essential to satisfactory use of housing and lists shortages in this area. These chapters are organized on an outline based upon Charts 2 and 3. The outline of Chapter VI follows the items in column 1 of Charts 2 and 3; the outline of Chapter VII follows the items in column 2 of Chart 1; the outline of Chapter VIII follows the items in column 2 of Chart 2; and the outline of Chapter IX follows the items in column 3 of Charts 2 and 3.

Distribution of housing is found to be largely a matter of adjusting the ratio between income and the cost of housing. All the processes, including planning, educating, constructing, transporting, financing, marketing, controlling and managing, cooperating, protecting and law enforcing, and legislating, play important roles in determining this income-housing-cost ratio. Chapter VIII is therefore written to show how this income-housing-cost ratio is determined.

IS THERE A SHORTAGE OF NATURAL RESOURCES FOR PRODUCTION OF HOUSES?

Basic Building Materials

Materials most essential to housing construction are the basic building materials of mineral and wood, including building stone, limestone (for manufacture of cement), clay (for bricks), sand and gravel, iron, and lumber. Iron is indispensable as a basic building material in the construction of high buildings but is not widely used in small dwellings, except for hardware, nails, et cetera. Recent technological developments, however, have introduced the small house of pre-fabricated steel materials which promise (130:78-80; 187:52-9) to make steel a serious competitor of lumber, stone, and brick in the construction of single-family

dwellings. Other materials, such as rammed earth and adobe bricks, are used in small-house construction, but these are of minor and local importance (187:48-52).

Minerals. According to President Hoover's Research Committee on Social Trends (188:89), America has adequate supplies of mineral resources to supply its present needs and those of the immediate future.

An adequate supply of minerals is further assured by indications of a declining demand due to two factors, according to the President's Research Committee on Social Trends, a slowing up in population growth in America (188:57) and the accumulation and use of scrap metal (188:74-5). Present trends indicate that the population will begin to decline after reaching approximately 146,000,000 in about 1970 (188:56-8).

Timber. The President's Research Committee further assures us of a plentiful supply of lumber for present and immediate future housing needs. It also calls attention to the possibility that increasing use of other materials such as steel in housing will make more secure the surplus of lumber (188:115-6).

GENERALIZATIONS:

146. Due to large quantities of unmined ores, a slowing up in population growth, and the accumulation of scrap metal, America has adequate supplies of mineral resources for its present and immediate future needs.
147. America has adequate supplies of timber for present and immediate future housing needs, and the increasing use of materials other than wood in the construction of houses promises to make more secure the surplus of lumber.

Less Important Materials Used in Construction and Finishing

Other materials, such as rubber, copper, lead, and zinc, are used in the construction and finishing of houses, but these are used not only in house construction but also as basic materials in the manufacture of other consumers' goods. Therefore, the problem of providing these materials for house building is identical with the problem of providing them for the manufacture of other goods.

GENERALIZATION:

148. The problem of providing other less important materials such as rubber, copper, lead, and zinc for house construction is identical with

the problem of providing these materials for the manufacture of other goods.

Other Resources Used in Manufacturing

In addition to the basic resources which go to provide materials for the construction of houses, other resources are essential to the assembling of materials for house building—resources which are essential to production of power, and to transportation, and other processes. The two most important are fuel and water power. Again, this is not exclusively a housing problem, but a problem in production of all consumers' goods.

According to the Brookings Institution (32:1314-5), the capacity of coal mines and oil and gas wells is great enough to provide a large increase in the supply of raw fuel. In regard to water power, the aggregate capacity of all waterwheels installed by the end of 1930 was not quite 20 per cent of the estimated potential development of the water power of the United States.

GENERALIZATIONS:

149. The problem of obtaining other important natural resources such as fuel and water is not exclusively a housing problem, but is a problem in the production of all consumers' goods.
150. Undeveloped fuel supplies and water power in the United States possess potential capacity for large increases in the manufacture of goods.

Land

One of the most important resources essential to housing is land. Scarcity of land makes good housing difficult.

That the United States has adequate land for housing and for all other purposes is shown by the fact that the entire population of the country could be housed in the state of Connecticut, each family in a separate dwelling, at a density of not more than ten dwellings to the acre, and there would remain an area the size of Manhattan Island (85:556).

According to Adams (1:99), there is no longer a scarcity of buildable land within commuting distance of metropolitan centers. Even in the New York metropolitan area there is sufficient land within easy reach of the main center of business activity to house 76 million people at a density of 45 persons per acre.

GENERALIZATION :

151. The United States has adequate land for housing its population without congestion.

Natural Resources of All Kinds

It has been shown that the United States has a plentiful supply of all the important natural resources essential to housing. There is no question as to the adequacy of supply of some of the lesser building materials, such as building stone and earthen materials for kiln-dried and sun-dried bricks. That America has adequate basic resources of all kinds is indicated by the statement in *Recent Social Trends* (188:219) that America holds "unrivalled control" of the natural resources required for large-scale industrialism, and by the claim of Bemis (21:ix) that potential productivity is adequate to supply in abundance the necessities of life to each person in the world. A statement of the Brookings Institution (32:32fn) further supports the assumption of an abundance of natural resources and points out that this assumption is supported by (1) knowledge of extent of our land surface and of sub-surface deposits, (2) the trend toward a slower population growth, and (3) the advance by science in discovering new processes and new materials.

Sufficient evidence is here presented to show that lack of good houses in America is not caused by a shortage of natural resources. Since there is no shortage, remedies for undesirable housing conditions must be applied in some other area. Attention should be paid, however, to the conservation and economical use of natural resources in order to insure an adequate supply for the future. Warning is given by the President's Research Committee that the surplus in mineral and lumber resources in America is in production, not in supply, as considered from a long-time view (188:69-75, 115). Thus, to insure adequate natural resources for good housing in the future, steps should be taken to conserve these resources in the present.

GENERALIZATION :

152. Large deposits of minerals, large quantities of timber, and large stores of other resources, together with a declining rate of population growth and the advance of scientific research in devising new materials,

indicate that the United States possesses adequate natural resources for housing its population; these resources, however, must be conserved to insure resources for good housing in the future.

IS THERE A SHORTAGE OF HUMAN RESOURCES FOR PRODUCTION OF HOUSES?

Human resources necessary for the production of good housing do not differ from those necessary for the production of other goods. They may be listed in two main classes: (1) individual human resources, or qualities of individuals; and (2) resources of social and cultural heritage, or qualities of the social order. Individual human resources include: (a) labor, or man power; (b) training, skill, efficiency, knowledge; and (c) motives, attitudes, character, philosophy. Resources of social and cultural heritage include: (a) organized knowledge, science, and technology; (b) standards of art; (c) means of education; (d) mores, customs, traditions; (e) laws; and (f) agencies of control.

Individual Human Resources

Labor. If a substantial percentage of the working population of a nation is unemployed, it is evident that such a nation has sufficient labor resources to produce more goods and to increase its well-being. Has America had adequate labor resources during the last decade and a half? Table IV throws light on this question. These figures were taken from a 1934 report of the Committee on Economic Security (51:5).

Figures in Table IV are approximate. The Survey of Unemployment of the United States Bureau of the Census in 1930 gives 3,187,647 as the total number unemployed in 1930 (224:167), including (a) persons out of a job, able to work, and looking for a job, and (b) persons having jobs, but on lay-off without pay.

In May, 1934, the Federal Emergency Relief Administration reported approximately 3,500,000 employable workers on relief in the cities of the United States (224:176). The total number of unemployed in 1934 was reported as being between 9½ and 11 millions by the United States Department of Commerce. This was estimated to be from one to one and a half million less than the 1933 figure (221:29).

TABLE IV

UNEMPLOYED IN THE UNITED STATES FROM 1920 TO 1934 AS ESTIMATED
BY COMMITTEE ON ECONOMIC SECURITY

(Figures are given in millions.)

Year.....	1920	1921	1922	1923	1924	1925	1926	
Unemployed .	1.5	4.5	3.5	1.5	2.5	2.0	1.5	
Year	1927	1928	1929	1930	1931	1932	1933	1934
Unemployed .	2.0	2.0	2.0	4.5	8.5	12.0	12.0	10.0

On February 18, 1935, Donald Richberg, Director of NRA, gave a Congressional committee an estimate of 7,000,000 unemployed (153:1), and the *New York Sun*, in its "Survey of Unemployment" issue of September 5, 1936, gave the estimated unemployment in all fields as 6,000,000 (153:1). Emerson Ross of the Works Progress Administration quotes an estimate of 9.6 million as the monthly average unemployment for 1936 (198:114).

Whether or not these figures quoted on unemployment are absolutely accurate, or whether the authorities agree exactly, does not greatly matter for the purposes of this discussion. Deduct a million from any or each of the figures given and the generalization nevertheless stands that, during the past fifteen years, America has had adequate labor resources to produce sufficient goods to raise materially the American standard of living.

The foregoing figures relate to labor in general. With regard to specific trades, including the building trades, the labor situation has been as follows:

In 1929, according to the Brookings Institution (32:413-6), six trades and industries were estimated to have had available surpluses of labor supply over and above that necessary to keep their productive plants and machinery running at full capacity in the following amounts: (a) agriculture—500,000; (b) forestry and fishing—20,000; (c) construction—135,000; (d) transportation and communication—10,000; (e) trade—200,000; (f) service—140,000; making a total of 1,005,000 surplus workers. Furthermore, the mining industries, if running at full capacity, could have employed another 1,000,000. It is further estimated that in

1929 the American productive system as a whole was operating at about 80 per cent capacity. Thus, in 1929, a year considered prosperous, there was sufficient labor and machinery in the country to increase production by one-fourth.

With specific regard to the building industries, the Brookings Institution (32:506-7) estimates the average unemployment in 1929 at 17.5 per cent. This estimate is obtained by comparing the American Federation of Labor figures for 1930 with those of the Census of Unemployment, then applying the ratio obtained to the American Federation's figures for 1929. The Census of Unemployment gives 28 per cent as the percentage of unemployment in the building trades in 1930, while the estimate of the American Federation of Labor is 40. The Brookings Institution therefore reduced the Federation figures for 1929 to the ratio of 28 to 40, or to 70 per cent. Since the estimate of the American Federation of Labor is 25 per cent for 1929, on this 70 per cent basis average unemployment in 1929 was 17.5 per cent for the construction industries.

It is well known that the building trades labor groups were particularly hard hit during the depression. As already shown, the Census of Unemployment revealed 28 per cent unemployed in the building trades in 1930. However, with the beginning of recovery, the building trades showed a greater percentage of increase in employment than almost any other major industry, according to the Brookings Institution (34:140), employment having nearly doubled in the first eight months following the middle of 1933. Another slump occurred, however, until by 1935, employment in building construction had fallen almost to its 1933 low point. By the middle of 1936, employment in the building industry was still less than half its 1929 level. We may therefore conclude that, whereas even in 1929 a labor surplus of 17.5 per cent existed in the building trades, and since in 1936 employment in construction was still less than half its 1929 level, the United States has adequate labor resources materially to improve housing conditions.

GENERALIZATION :

153. Large numbers of unemployed workmen during years of prosperity as well as during years of depression in all the major industries, in-

cluding construction, give evidence that the United States has adequate labor resources to raise standards of housing.

Skill, Efficiency, Training, Knowledge. The literature of housing and of construction industries does not seem to contain evidence that there is any lack of potential skill and efficiency in the technical processes required to construct adequate housing. America has many technicians capable of doing the planning, the organizing, the managing, and the constructing of good houses. If there be not enough of such technicians to produce the number of good houses to house Americans, there is reason to believe that there are plenty of individuals with the desire and intelligence to acquire this skill and that America has adequate facilities for training these individuals to become skilled building technicians. The lack of such technicians is more likely to be due to economic factors than to lack of human capacity.

That architects and engineers recognize the existence of a need for better training for building workers is shown by the recommendations of the Committee on Construction of the President's Conference on Home Building and Home Ownership. That all persons engaged in any way in the building of houses should be well informed regarding the best current principles and practices in their respective fields is essential in order to obtain first-class construction, says this committee. Examination of the workmanship, in many cases, however, reveals that workers have not kept abreast of the times and have used methods which up-to-date builders have discovered not to be the best (181:67).

That many houses are built by inefficient workman is suggested by Bemis (21:401), who believes that the lack of standardization in the building industry is due largely to this inefficiency. Holden (93:34) likewise suggests that increased efficiency of labor and administration is necessary in order to eliminate waste and speculative risks.

Lack of knowledge regarding best methods of construction is a cause of poor housing, according to the President's Conference (187:285). Many contractors and builders are ignorant regarding house planning and design, city planning in relation to housing, estimating, financing, blue print reading, relative values of build-

ing materials, and similar matters. This lack of information has resulted in much poor construction and rapid depreciation of property values, particularly when combined with the practice of speculative building (186:138, 154).

Shire (40:37-42) believes that ignorance and inefficiency to some degree are faults of all individuals who ordinarily contribute to the building of a house. The owner fails to realize his responsibility for the high costs and inferior quality of his house; he buys lands and contracts for construction without careful planning and study and seeking advice; money lenders fail to provide themselves with competent consultants and make loans with little regard for future sales values; the architect knows too little about contemporary social needs. The contractor's inefficient practices are costly; he fails to have estimates prepared by qualified men, and seldom keeps accurate cost records of the jobs which he performs. Labor is blamed by the Federated Engineering Society for 21 per cent of the waste in building.

It is not fair to hold that all architects and contractors and other construction workers are inefficient. The efficient ones get little acclaim, whereas the inefficient ones receive a great deal of public condemnation. The prevalence, however, in authoritative writings of this kind of criticism, indicates the existence of a great deal of inefficiency.

GENERALIZATION :

154. While potential skill in the building industry is not lacking, economic (S)¹ factors are such that a large proportion of construction workers do not possess the skill and training essential to efficient work in their trade.

Motives, Attitudes, Character, Philosophy. Motives and attitudes held by those who produce houses directly affect the production of housing. Certain attitudes are essential to the production of good housing, while other attitudes tend to prevent the production of good housing. Essential motives and attitudes include: (1) desire for improvement; (2) concern for social welfare; (3) farsightedness; (4) carefulness, accuracy, pride in good workman-

¹The symbol (S) here indicates that the generalization describes a shortage. In Chapters VI, VII, VIII, and IX, each generalization which describes a shortage is accompanied by this symbol.

ship; and (5) honesty. This kind of attitude constitutes important human resources necessary to the production of good housing.

Among factors which make housing solutions difficult is the accepted belief that housing is a commodity which has speculative possibilities, according to Newman (4K:3). Vinton (4Q:10) makes a similar statement, and calls attention to the belief of the average small landholder that increase in the value of residence lots is continuous and inevitable. As a result, home owners and the owners of rented houses have been the victims of mistaken real estate policies and traditions. In the same symposium, Lewis (4I:17) names two groups of people who build houses—owners for themselves and speculators for quick sale—and he declares that the majority of urban houses have been constructed by “housing gamblers.”

The prevailing attitude among speculative builders is not a desire to produce better houses but rather a desire to make as much profit as possible. To achieve this end they often build houses in the cheapest possible locations, and in the cheapest possible manner (19:15).

Holden (9I:4) states that those who are losing money on depreciated apartments try to discourage new buildings in order to create a scarcity. Landlords retain ownership in depreciated buildings owned at a loss because they are speculating on changes in conditions which may bring future advantages that will make up for present losses.

Other examples of attitudes, and resulting action, detrimental to housing progress include: general public indifference to housing reform (24:1); preoccupation of the average citizen with his own business and social life to the exclusion of thought or support of legislation for the general welfare (4K:4); unconcern of many builders for general social welfare, and many owners who estimate the value of property solely by the amount of money they can take out of it by borrowing or by any other method (9I:4); land owners who, for the sake of maximum profit, build as many houses as possible on each lot, thereby shutting out sunlight and air, rendering the neighborhood undesirable, and causing room congestion (93:44); the tendency among owners of old houses to take

advantage of increases in tenant income by raising rents in proportion (243:59); the practice in speculative building of neglecting safety factors in order to increase profits (187:88); use of political pressure by industrial interests to lead the government to take action favoring those interests rather than promoting the public welfare, such as neglecting opportunities for gathering facts about housing in taking the national census, and collecting instead less socially important items of special value to commercial interests (243:28); shortsightedness shown by property owners in fighting socially beneficial restrictive housing legislation (243:12); dishonesty and petty graft in construction and management of housing (14D:68; 76E:67-72); refusal of craft unions in the building industry to become industrial unions, and opposition by building trades to introduction of labor-saving machinery (76E:71-2); lack of social consciousness in housing matters due partly to the post-war reaction from a philosophy of idealism to one of materialism (243:83).

Citations here show prevailing attitudes of indifference to needs for housing reform and to social welfare; of shortsightedness in setting up housing procedure and regulations; and of dishonesty and graft in construction and management. This does not mean, of course, that all who are engaged in the construction of houses are predominantly selfish and lacking in social motive. It is the purpose here to list shortages among factors which affect American housing. The undesirable attitudes here listed prevail to the extent that they affect housing everywhere, in spite of the unselfish, social motives everywhere to be found in some degree.

Further information regarding attitudes and motives is given later in this chapter in a section on mores, customs, and traditions, and in Chapters VII and IX under the heading in each chapter of "Motives, Attitudes, Character, Philosophy."

GENERALIZATION :

155. Widespread selfishness and lack of social consciousness are reported to (S) exist among workers and investors in the building industry, manifested by profiteering without regard to human welfare, disregard for standards of construction, indifference to housing reform, neglect of safety, manipulation of government for profit, opposition to socially beneficial legislation, and by dishonesty and graft in management.

Many individuals in the building industry, however, are ethical and carry on their business with socially beneficial motives.

Resources of Social and Cultural Heritage

Organized Knowledge, Science, Technology. Organized knowledge, bodies of scientific fact, and established techniques constitute part of the resources of social and cultural heritage essential to housing production. Of great importance to the production of better housing is knowledge of present housing conditions and related causes and effects. A great deal of information has been gathered on housing during the past few years (243:19-20) and a great deal has been written on the subject.¹

Housing activities of the Federal Government since 1933 have resulted in many government surveys and reports and in the organization of new housing authorities in nearly all states (141:44-50), all of which increase public housing consciousness.

While information on housing is plentiful and is increasing, many kinds of information are yet needed and some kinds are hard to get. The need for more housing information is stressed by many writers (14A:71; 14B:57; 24:1; 121:2; 162A:7-8; 187:140, 202-17, 253-91).

Regarding the scientific knowledge and technological development essential to improvement in housing production, Aronovici (11:34) said in 1920 that, except for the introduction of steel, there had been little progress in invention and use of building materials in the last 2,000 years.

Since 1920 there has been considerable progress in the invention of new materials. These new materials and methods, however, have not been widely used in the construction of housing.

The question of shortages in processes of construction is discussed in a subsequent section in this chapter. The question here is, "Are the scientific knowledges and technological processes essential to more rapid and more efficient production of houses available in America?"

Manufacturing industries other than housing have achieved

¹ The Central Housing Committee Library has 35,000 classified references related to housing, according to the *Housing Index-Digest*, No. 11-12, December 15-31, 1936.

great productive efficiency through shop fabrication in large, well-equipped plants, and thus have produced goods of much better quality and at costs much less than goods fabricated where they were to be used (187:37). An example of such efficient production is seen in the automobile industry, which has succeeded in producing low-cost goods of high quality, in spite of the rising costs of materials and labor, through the use of modern labor-saving and material-handling devices (76C:37).

Practically all manufacturing industries, with the exception of building construction, have taken advantage of modern scientific and technological progress (21:238-50), with the result that labor's daily output in these industries continues to increase. House construction is the great exception; its daily output of labor has increased but slightly, according to the President's Conference (187:36).

In nearly all manufacturing industries the costs of production and distribution have greatly declined in the past decade. In housing, however, this has not been true, according to Fischer, who says that during the period of technological advance when costs in most of the major industries were greatly reduced by introduction of machinery and mass production, ". . . the costs of producing housing facilities saw no major decline for probably three or four decades prior to 1930. Practically no improvements in methods of production were introduced during that period except in connection with the erection of large and luxurious apartment houses. . . . The costs of residential construction have . . . grown more and more disproportionate to costs in other industries." (75:143)¹

In general, manufacturing industries possess the technological development essential to the efficient mass production of their products. But, are such developments adaptable to the production of houses?

Application of modern factory methods to the manufacture of houses requires changes in style of architecture, building materials,

¹Ernest H. Fischer, "Housing Problems." *The Quarterly Journal of Economics*, 46:143, November, 1933. By permission of the President and Fellows of Harvard College.

and processes of manufacture. That architects have evolved house plans suited to such processes is shown by recent developments in "functional" architecture and by new materials appropriate to use with the new architecture (77:110-31). Steel, concrete, phenolic resins, plywood panels, fireproof wood, canvas and other fabrics, asbestos, non-ferrous metals, clay products, and composition wall panels are among the new materials being used (144B:20-5; 187:42-64).

Processes of prefabricated manufacture of materials have been developed to the point where they are suitable for construction of houses. Standardized construction units have been developed which can be assembled in many different combinations to get a variety of designs and patterns of room arrangement. Standardization of parts promises to increase flexibility of design rather than to decrease it (144A:14).

Factory fabrication of houses and buildings began to show promise a decade or more ago and since 1930 advance in this field has been rapid. Wall sections of steel in different kinds of units containing windows, doors, heating plants, bathroom and kitchen equipment, and other features are now on the market (144B:22). Commercial companies in America now have on sale prefabricated house units which can be assembled by the owner. Sweden has developed a similar process (44:60-5; 144B:23). *Fortune* terms it "past argument" that the lower-priced houses of the future will be, wholly, or in part, factory fabricated and assembled on the site. The United States Steel Corporation, after study of the subject by a special committee for several years, has listed fifty-six different methods of steel construction for small houses (76A:61-5). A number of other companies have carried on studies in very similar fields.

Still other companies have actually developed the prefabricated house but are not yet ready to produce it for the market (76A:67). At least two companies now have the prefabricated, factory-made house on the market.¹

Thus the scientific and technological development of dwelling

¹ American Houses, Inc., 670 Fifth Avenue, New York, and General Houses, Inc., 220 South State Street, Chicago.

construction has progressed to the point in the United States where it is available for use in the same way as it is used in the manufacture of automobiles. It is further considered under *Processes* in this chapter.

GENERALIZATIONS:

156. While much information has been gathered and many studies made (S) on the subject of housing during the last few years, the facts are not widely known.
157. The United States Government in the past has neglected to include (S) detailed housing data in the information gathered in its census reports, although a large amount of data of this kind has been accumulated in connection with Federal agencies since 1933.
158. The United States is not slum conscious.
(S)
159. Industries other than house construction have developed and made (S) use of highly efficient processes of mass production, while the house building industry has failed to make use of such processes for mass production of dwellings.
160. A type of architecture has evolved which is suited to the use of new materials such as steel in the mass production of houses.
161. While processes of prefabricated manufacture of materials have developed to the point where they are suited to the manufacture of (S) houses in large quantities, very few houses have as yet been manufactured by these processes.
162. It is now technically possible to manufacture houses by processes similar to those used in the mass production of automobiles.

Standards of Art. Another human resource essential to the production of good housing is a standard of art which creates a demand for the kind of planning, design, and furnishings essential to a maximum realization of human values.

America has not had such a standard of art. According to Catherine Bauer, Victorian standards of life and mediaeval art standards have retarded the development of a functional architecture adapted to modern machinery, materials, and methods (19:37-46). The ideal which held art to be a luxury, something unnecessary to be purchased only by the well-to-do was the ideal which dominated architecture of homes in the nineteenth century and the early years of the twentieth and left a trail of ugly and monotonous houses throughout the United States (19:214). Americans, however, are now gradually becoming educated to a different standard

of art, a standard which has been expressed by various authors as follows:

"Art is not a luxury, but a part of all sound living." (186:x)¹
 ". . . good design is the fundamental and unifying factor in all things which affect the appearance and livability of cities, towns, and houses." (186:147)²

Not only do standards of art apply to all phases of living, but art must be considered social as well as individual, especially in architecture. "Under the cloak of individuality . . . partisans of the free-standing house have accepted the utmost refinements of monotony and unintelligent standardization. . . . That is the paradox of modern architecture: we can achieve individuality only on a communal scale; and when we attempt to achieve individuality in isolated units, the result is a hideous monotony, uneconomic in practice and depressing in effect." (21:343)³

The social nature of architecture is also described by Catherine Bauer: "Rampant individualism in architecture creates, not a sum of individual expression which one may accept or discard according to one's own individual taste, but a single amorphous chaos. A single building is not a painting hung in a gallery—it is rather an arm or a leg or a spinal column of a larger organism which, if it is healthy, we may call architecture. If buildings do not express an integrated society (or at least a desire for such society) they merely state the fact that society is discordant—and little more" (19:214).⁴

Architects are slow to change their ideals to conform to social needs, according to Bemis (21:142-3), for they are generally dependent upon tradition and are opposed to standardization. Vinton (4Q:12-13) says that architects have shown but little grasp of the problems of planning shelter suitable to the modern family. Their most conspicuous failure is in the design of workers' housing. He

¹ President's Conference on Home Building and Home Ownership, X:x. Used by permission. ² *Ibid.*, p. 147.

³ Albert F. Bemis, *The Economics of Shelter*, p. 343. Quoted by Bemis from Lewis Mumford, "Mass Production and the Modern Home," *Architectural Record*, February 1930, pp. 113-116. Used by permission of the Technology Press, Cambridge, Mass.

⁴ Catherine Bauer, *Modern Housing*, p. 214. By permission of Houghton Mifflin Company.

characterizes architects as being "traditionalists" both by outlook and training. According to Shire (40:40) disabilities of architects include ignorance about the needs of the present, too much concern with "style" rather than with the requirements of efficient shelter, and insufficient engineering background. They are changing their ideals, however, as is shown by the spread among them of the "functional" ideal, and of the belief in the social nature of architecture. Modern architects, such as Frank Lloyd Wright and Le Corbusier, have created designs appropriate to the materials and methods of modern industry.

This change toward a more social architecture is described by the editors of *Fortune* (77:102) who believe that whereas architects once thought of urban housing as a house, and now think of housing as many houses, the time will come when they will think of housing as a city.

The standards of art of a few architects, however, will not produce better housing. Such ideals, to be socially beneficial, must be acquired by architects, consumers, and the public in general. It is here that we find shortages.

The American public seems to hold to a type of architecture which is not well suited to manufacture by mass production, according to Bemis (21:ix). Lack of adherence by educational agencies to the best standard practices in design and craftsmanship has been one of the factors to produce lessened public values and standards (186:103).

One of the shortages in American architecture is seen in common practices in the construction of multiple-family dwellings. Architects and city planners in the United States have not yet learned how to blend satisfactorily multiple-family buildings with one- and two-family cottages. The coming of an apartment into a high-class residential neighborhood blights it. Holland and Belgium have shown that multiple-family dwellings need not injure the values of residential neighborhoods if the neighborhoods are planned in advance, according to Pink (168:29-30). On the other hand, the sharing of a neighborhood by these two types of buildings may insure better economic use of the land and improve architectural appearance, provided it is planned in advance.

GENERALIZATIONS:

163. Architecture of most of the present housing in the United States grew (S) out of Victorian standards, which considered art a luxury, an extravagance useful only to those who could afford it.
164. While a non-functional style of architecture dominates American housing, there is developing among architects a new functional architecture based upon the principle that good design is the fundamental and unifying factor in everything which affects appearance and livability of houses and communities.
165. The paradox of modern architecture is that individuality can be achieved only on a communal scale; any attempt to achieve it in isolated units is uneconomical, and results in depressive monotony.
166. Architects are slow to change their ideals to conform to social needs. (S)
167. The American public holds to a type of architecture not well suited to (S) manufacture by mass production.
168. One of the causes of low public standards of art is that educational (S) agencies have failed to adhere to the best practices in design and craftsmanship.
169. One evidence of inadequate architectural skill in America is the failure (S) ure to achieve architectural harmony in building single-family and multiple-family houses in groups together.

Means of Education Necessary to Train Producers of Housing.

Education of producers of housing includes education, not only of architects, building tradesmen, contractors, and engineers, but also of sociologists, economists, housekeepers, and consumers. It is concerned with such problems as making the American public aware of its housing problems (14D:67; 14E:11; 77:12), providing for more adequate research in housing (179:127; 187:253-91), giving better technical training in architecture and construction (186:152), and informing home buyers on questions of planning, financing, and building (21:164).

Need for Education of Home Dwellers. Many types of information have been gathered relating to nearly all phases of home building and home ownership. Sources and facilities of information, however, vary in different localities and programs of education and publicity are, on the whole, inadequate. Lack of accurate, complete, and impartial information is responsible, at least in part, for poor house planning and design, since most families lack a knowledge of the facts necessary for successful building or pur-

chase of a home (186:82, 138, 155). The relation of inadequate information to home owners' mistakes as to financing and planning house construction is discussed in the next chapter under "Skill, Efficiency, Training, Knowledge."

Among our most important means of education are schools and colleges. No attempt will be made here to prove that the thousands of colleges, universities, and technological schools are able to take care of this education. It is assumed that, if our social order provided an adequate distribution of income and thereby increased the *effective* demand for housing, the demand for the services of housing experts would increase greatly and our educational system would be able to train the workers necessary. The shortage does not seem to lie in the number and facilities of schools.

Many schools and colleges are carrying on housing education. The land-grant colleges have been carrying on work of this kind for some time, as described by the President's Conference Committee on Farm and Village Housing (183:236-9). Other agencies carrying on housing research and education include the Extension Service of the United States Department of Agriculture, Better Homes in America, American Farm Bureau Federation, National Grange, and agricultural journals (183:236-56).

There is a great deal of housing research carried on by housing research foundations and associations. Among housing research organizations are the Housing Study Guild, National Housing Association, and Housing Section of the Welfare Council of New York; Metropolitan Housing Council of Chicago; Better Housing League of Cincinnati; Pittsburgh Housing Association; Philadelphia Housing Association, and many others.

Recently organized government agencies which have carried on housing research and activities include the Federal Housing Administration, Resettlement Administration, Housing Division of the Public Works Administration, Reconstruction Finance Corporation, Tennessee Valley Authority, National Bureau of Standards, Works Progress Administration, and others (139:1-3). The United States Department of Agriculture makes important contributions to housing research through its various bureaus including the bureaus of Agricultural Engineering, Home Economics, and

Chemistry and Soils; also through the Office of Experiment Stations, Extension Service, and Forest Products Laboratory (15: 56-7). Contribution of these agencies to education for homemaking is described in Chapter IX.

In 1934, ten state legislatures passed laws authorizing the creation of housing authorities, and in 1935, up to August, eight other states had passed such laws (141:44-7). Such authorities, both state and local, carry on housing research. Other branches of state governments which help distribute information on homemaking and housing include state licensing and examining boards, particularly those relating to corporations, real estate dealers, and building and loan associations (186:135). Agricultural experiment stations of Idaho, Oregon, Rhode Island, South Dakota, Washington, and other states have carried on research in housing and related fields in cooperation with the Bureau of Home Economics of the United States Department of Agriculture (185: 26-7).

Many local groups give information on some phases of housing and homemaking. Local agencies which give out housing information include commercial and industrial agencies, such as chambers of commerce, newspapers, public utilities, and department stores. The amount, type, reliability, and quality of this information are greatly varied in different communities. The informational sources are usually widely scattered and limited in scope and are often not well known to the public. Homemaking information centers in local communities, when properly located, organized, and conducted, have rendered worthy service (186:134-8, 144-9, 173).

Commercial agencies and trade associations of regional or national scope are common sources of information on home buying and home building. Information distributed by commercial agencies is not, however, always reliable. According to the President's Conference, commercial sources of information on house building, remodeling, and home owning for persons of small means are scattered, incomplete, little coordinated, and "not such as to inspire the inquirer with confidence" (186:134, 144).

Much of the advice of commercial, and even educational, organizations who give home information service is unsound because they

cannot afford a trained staff and often employ persons not qualified by training and experience to give technical information (186:138, 149).

Usually, the average city dweller turns to the contractor, the realtor, the dealer in building materials, or to the loan agent for information and advice on home building or home owning. Building trades associations have carried on extensive educational activities but most of these have been for the benefit of their own employees (186:143-4, 152).

While information as to whom one may depend upon for reliable help can often be obtained from responsible officials of savings banks, trust departments, or building and loan associations (180:22), to all but those who can afford professional advisory service, the provisions of local centers of reliable, sound information on homes appears to be a definite need (186:132).

Although educational facilities in housing seem to be increasing, there is a need for more. No shortage exists in college educational facilities for training workers. There is a shortage in research facilities for gaining information about housing because only part of the states and cities now have agencies for study of housing problems, whereas, to solve the problem adequately, there must be facilities for studying housing conditions in every state, city, county, hamlet, farm, and indeed every house in America.

A further shortage is found in the lack of coordination of housing education and research. In 1932, the President's Conference reported failure to pool the information gathered by housing specialists. No clearing house on housing research had been established to inform investigators of methods and result of investigations already made (187:254-8).

There is little cooperation and exchange of information among the various business and professional interests in the building industry. Sources of information in the nation as a whole are inadequate, uncoordinated, and widely scattered. Lack of coordination exists not only nationally but locally. Sources of home information are in most communities poorly coordinated and few attempts have been made for housing research organizations to work together (186:138, 153).

Recent steps have been taken to remedy this lack of coordination. In April, 1935, a conference was called in Washington, D. C., for the purpose of discussing cooperation among government and private housing agencies. As a result of this conference there was appointed a Committee on the Coordination of Housing Activities of the Federal Government, with Ormond E. Loomis of the Federal Home Loan Bank Board as chairman, and a continuation committee headed by Ernest J. Bohn, President of the National Association of Housing Officials, to represent private agencies. Plans were also made for the organization of a Central Housing Committee, the purpose of which is to supervise the exchange of information among housing agencies (139:1-3).

The Central Housing Committee represents a significant step in housing study. It was organized in September, 1935, and consists of principals and alternates from eight federal agencies including the Federal Home Loan Bank Board, Federal Housing Administration, Treasury Department, Farm Credit Administration, RFC Mortgage Company, National Emergency Council, Public Works Administration, and Resettlement Administration (142E:34-43). The Committee has accumulated a library containing 600 books, 6,000 pamphlets, 35,000 classified references, data on 1,000 housing enterprises, 800 legal decisions, 300 laws and codes, bibliographies, photographs, lantern slides, and 6,500 miscellaneous items. It has also acquired from the National Housing Association the rights to the magazine *Housing*. It publishes a semi-monthly *Housing Index-Digest*, a reference guide to American and foreign housing literature, and also the *Housing Legal Digest* which reviews current decisions, opinions, and legislation in relation to housing construction and finance (40B:ii).

GENERALIZATIONS:

170. Education which affects production of housing includes education of architects, building tradesmen, contractors, engineers, sociologists, economists, housekeepers, consumers, and all others whose activities affect the process of production.
171. Housing information agencies exist in many of the larger cities (S) throughout the United States. While the number of such agencies is growing, it is still inadequate, and home buyers still find it difficult to obtain reliable information.

172. Inadequate and inaccurate information has been responsible for poor (S) construction and consequent rapid depreciation of property values.
173. Speculative builders and dealers have often taken advantage of the (S) ignorance of home buyers to sell inferior houses or to lead the buyers to spend beyond their means.
174. On the whole, more attention has been given to education for home-making than to education in other phases of home building and home ownership.
175. The United States probably has adequate schools and colleges for the teaching of technical, sociological, and economic phases of housing.
176. Many private housing research organizations exist in the United States.
177. Activities of Federal Government housing agencies since 1933 have served to acquaint the public with housing problems and facts.
178. While commercial agencies and trade associations have rendered (S) valuable service in giving information, such sources of information for persons of small means "are scattered, incomplete, little coordinated, and on the whole, not such as to inspire the inquirer with confidence." (186:144)
179. There is a need for more sources of reliable information for the home (S) buyer of moderate means.
180. More research facilities for housing study are needed.
181. Housing education and research are badly coordinated and there is (S) great duplication of effort by various agencies.
182. A national committee now exists for the coordination of government and private housing research agencies.

Mores, Customs, Traditions. Customs, traditions, and habits of thinking are slow to change and when changes in the physical and social environment bring them into conflict with human interests, these customs may become impediments to progress. It is difficult to separate individual resources of motives and attitudes from the social and cultural resources of mores and customs. The mores grow out of individual attitudes over a period of decades and in turn determine largely the attitudes of individuals at any one time.

Among such habits of thinking which have a bearing upon the housing problems are fashions in architecture, the gridiron street design, the fifty-foot lot, and such habits of social and economic thought as the mediaeval idea of a city and the ideals of *rugged individualism*, *laissez-faire*, and *production for profit* rather than *production for use*. Catherine Bauer (19:12-13) says that the

mediaeval and renaissance idea as to what constituted a city—the idea of a city as a static thing surrounded by a wall—was unable to cope with the flood of new population that descended upon the cities during the nineteenth and twentieth centuries.

Study of the individual motives and attitudes listed earlier in this chapter and other statements by writers on housing reveals the following mores, customs, traditions, and social attitudes which hinder the distribution of good housing:

1. A belief that the possession of an abundance of modern mechanical devices and luxuries constitutes a high standard of living (179:67).
2. Profit motive (59I:195; 77:65; 131:224).
3. Gambling spirit, manifested by unlimited speculation and blind optimism (180:19, 26).
4. Tendency to neglect the future for the present in seeking financial gain (19:227).
5. Tendency to neglect the present for the future in seeking happiness (14I:9).
6. Tendency to determine quality by cost (186:59, 73).
7. Laissez-faire attitude, manifested by a sort of fatalism which holds that slums are inevitable and nothing can be done about them (179:3; 243:139).
8. Individualism, manifested by opposition to any kind of social control (14K:24; 21:92).
9. An attitude which considers housing betterment as something to accomplish for others rather than a movement to secure better and more stable living conditions and community surroundings for all (96C:1).
10. Indifference to political affairs (19:122).
11. Indifference to crime and racketeering (77:76-7).
12. Fashion, which may cause houses to become obsolete when in good condition (21:128).
13. The American family pattern. The city family and rural family have different patterns of living which cause adjustments to be difficult when changing from one type of environment to another (186:59).
14. The ideal of home ownership, which may be detrimental to some families (179:68; 180:4).

These mores, customs, traditions, and habits of social thought are part of the human resources of social and cultural heritage.¹

¹ A long classified list of attitudes which comprise "The Middletown Spirit" are given by Lynd and Lynd, in *Middletown in Transition*, pp. 403-420, New York: Harcourt, Brace and Company, 1937. The frequency of attitudes related to individualism, conformity to convention, distrust of things new and different, and laissez-faire is noticeable.

They may be also thought of as means of "other-than-legal" control, and control by means of them is often more certain than legal control. As a matter of fact, they are the basis of legal control. The shortage of means of "other-than-legal" control and the desirability of building them up is mentioned by the President's Conference (187:101, 136).

GENERALIZATIONS:

183. Tendency of mores, traditions, and customs to change slowly is one (S) cause of the slow progress of housing reform.
184. Mores, customs, and social attitudes which, under certain circumstances, hinder the adequate production of good housing include: a belief that possession of luxuries is a high standard of living, the profit motive, the gambling spirit of speculation, neglect of the future for the present in seeking financial gain, neglect of the present for the future in seeking happiness, materialism, tendency to determine quality by cost, laissez-faire, individualism, political indifference, indifference to crime, fashion, the American family pattern, and the ideal of home ownership. These attitudes also affect adversely the distribution and use of housing.
185. Public attitudes of disapproval of socially detrimental aspects of (S) housing are lacking. These are "other-than-legal" controls which form the basis of laws and make laws enforceable.

Laws Regulating Construction. Included among resources of social and cultural heritage essential to the production of good housing is the body of laws which have been enacted to regulate the construction of shelter.

Under the agricultural economy of the nineteenth century, legislation to regulate house construction was not such a necessity because the unconscious, natural evolution of the home provided tolerable living conditions so long as social conditions changed slowly. As civilization became more urban, however, the type of shelter evolved in an unplanned agricultural society proved to be inadequate and regulation became necessary. With the growing complexity and rapid change of social and economic life, regulation becomes more and more necessary (186:ix).

According to Catherine Bauer, considerable government control of housing is necessary because the laissez-faire economy has failed to produce adequate housing (19:12). Dr. Wood concurs in this opinion (243:45). This necessity for planning and regu-

lation has created new problems and issues. Because of the complexity of modern economic life, practically every function of municipal government touches in some way the problem of housing (14B:56, 187:102). The questions arise, "How much control should be exercised by municipal, state, and national governments?" and "Over what phases of housing should such control be exercised?"

It is not the purpose here to answer these questions, but to show whether housing laws are necessary to the construction of good housing, and whether our present laws are adequate.

There is practically unanimity of agreement that laws of some sort regarding housing procedure are necessary (14B:57, 21:160-2, 326; 59C:181-2; 59G:135; 187:101, 137-45; 243:141). Two kinds of housing legislation are required—the restrictive, to forbid undesirable conditions, and the constructive, to promote the construction of desirable housing (59J:141).

Housing experts hold all sorts of opinions regarding the degree of legal control desirable, ranging from a belief in limiting laws to regulation of the details of construction to a belief in governmental control of all housing for lower-income groups. A large number of accepted housing authorities hold the latter opinion. No accepted housing authority encountered in this study expressed himself as favoring complete government control of any housing except that for the lowest income third of the population, whereas nearly all favored constructive legislation designed to promote better housing for all income groups. Specific references for these varied opinions are given in Chapter XI, which treats of remedial procedures for present housing conditions.

To what extent is there a shortage in desirable housing laws regulating the construction of houses?

Peaslee (159:2) says that most cities have building and sanitary codes to govern construction of new housing, but lack legislation to govern cases of dilapidation, deterioration, and insantiation far below the standard requirements of new structures. That more and better housing legislation is needed to regulate house production is expressed by Alfred (2:335), by Aronovici (11:5-7, 25, 71-2, 80, 94; 59A:148-9), by Ascher (14B:57-8),

by Bauer (19:19), by Bemis (21:160-2, 306, 309, 323, 326), by Chase (59E:190), by Fink (74:5), by Marquette (121:2), by the National Association of Housing Officials (135:8), by Nelson (59H:159), by Nolen (156:76), by Paine (14H:75-6), by the President's Conference on Home Building and Home Ownership (177:xi; 179:7-8, 15-7, 44-5, 73-5), by Warneke (59I:196), by Wood 243:114-5, 234, 259), and by many others. Practically every author who writes on housing emphasizes the need of new and revised legislation. This shortage is summed up by *Law and Contemporary Problems* in the statement that the legal mechanism is badly adjusted to the present-day demands of housing (59G:135).

The possibility of too great reliance upon legal control as contrasted to "other-than-legal control" is discussed in a previous section in this chapter on mores, customs, and traditions. Shortages in specific kinds of housing legislation are implied in the list of legislative remedies suggested in Chapter XI.

GENERALIZATIONS:

- 186. With growing complexity of society, housing legislation becomes necessary.
- 187. Present housing laws are inadequate to promote good housing conditions.

IS THERE A SHORTAGE OF CAPITAL RESOURCES?

Two chief kinds of capital are needed for production of houses: (1) producers' goods such as tools and machinery for manufacturing and transportation, and (2) money and credit.

Machinery

The building industry has not used machine methods to any great extent in the construction of small houses. There is no reason why it should not do so, for such methods have been widely used in other manufacturing industries and in the construction of large buildings. Machine processes for manufacture of prefabricated houses are now available and in use, as has already been pointed out.

It is likely that such machinery has not been manufactured in

large quantities because the prefabricated house cannot yet be manufactured at a low enough cost to create a large market for it. If house building machinery is not now available, at least machines for making house building machinery are available. The capacity of the machine tool industry is adequate to take care of an increased demand for manufacturing machinery of all kinds, since, according to the Brookings Institution (32:277-80), the average operating capacity of the machine tool industry from 1925 to 1929 was 71.3 per cent. While in prosperous times this industry works up to its normal capacity, and by overtime work sometimes exceeds it, nevertheless the Brookings Institution claims that by organizing the industry on a less seasonal basis approximately 29.7 per cent more machine tools could be produced. Furthermore, there are indications that the industry would be able to increase its capacity if a constant increased demand for machine tools were created.

Another form of machine capital essential to production of housing is machinery for transportation of building materials. According to the Brookings Institution, track capacity of only 40 to 50 per cent and rolling stock or terminal capacity of only about 70 per cent were being used by railroads in the United States in 1929, whereas other transportation agencies expanded a great deal (32:374). With no increase in fixed capital invested, and with only a moderate increase in the supply of labor and equipment, the transportation system in the United States could transport double the tonnage that it carried during the prosperous years prior to 1930 (32:375).

Money and Credit

Another necessity for the production of housing is capital in the form of money or credit. This form of capital facilitates all economic activities, while a lack of it has an adverse influence. The Brookings Institution reports "great unused resources, even in 1929" in potential capacity to expand credit. At that time, there was sufficient money and credit, not only to care for production requirements on the existing price level, but also to finance production and trade on a much higher price level. Thus, lack

of money and credit has not been a deterrent to the complete utilization of our productive capacity (33:29).

There is available in the United States a great deal of capital waiting for a place of safe investment. However, until recently, there has been a shortage in the amount of money and credit made available for the specific purpose of housing (14B:55-6, 14K:24, 26-7; 68:2, 70:3, 73:5-6; 91:2; 179:56; 154; 243:167, 203, 220). The Government has been, and is, able to borrow vast sums of money for public works. This borrowing power has been used to some extent for housing purposes. Up to June, 1936, the Home Owners' Loan Corporation had lent to more than one million individual home owners approximately \$3,000,000,000 for the purpose of saving these home owners from loss of home through foreclosure. Intentions of using United States Government credit further for construction of low-cost housing is shown by the "United States Housing Act of 1937," a bill passed by both houses of Congress in 1937. This bill provides for an appropriation of \$26,000,000 for the fiscal year ending June 30, 1938, and for the issuance of obligations guaranteed by the Federal Government not to exceed \$100,000,000 on or after the date of enactment, an additional \$200,000,000 on or after July 1, 1938, and a further additional \$200,000,000 on or after July 1, 1939 (216:11-2).

The Federal Housing Administration, established in 1934, insured lending institutions against losses suffered on account of loans made for the purpose of home renovating and modernization, and insured mortgages issued to finance low-cost housing projects and residential properties. On July 27, 1936, total modernization credits, home mortgages and low-cost housing projects were \$827,566,672. This was not government capital, but private capital insured by the Federal Government (15:72).

Some housing experts point to the Postal Savings reserves of the Government as a possible source of housing funds which could be lent at 3 per cent. Since these funds are borrowed at a low rate of interest, they could be lent at a low rate because the Government does not need to charge higher interest than it pays (243:195-6).

GENERALIZATIONS:

188. Machinery essential to large-scale mass production of housing is available but not widely used. Resources for the manufacture of more house construction machinery are available.
189. There is no shortage in the United States of transportation facilities, since those available have not been used up to capacity.
190. Adequate money and credit are available for investment in the United States. Little of this, however, had been made available for low-cost housing prior to 1933. Since that time, substantial amounts for housing purposes have been made available through the Federal Government.

IS THERE A SHORTAGE IN PROCESSES ESSENTIAL TO PRODUCTION OF HOUSING?

Natural resources, human resources, and capital resources are combined through various processes in production of goods. Whereas all processes of economic life contribute to production of housing, only six will be discussed here as being the most directly concerned: (1) planning and educating, (2) constructing, (3) transporting (of goods and materials), (4) financing, (5) marketing of building materials, machinery, labor, and so on, and (6) protecting and law enforcing.

Planning and Educating

Planning and educating are aspects of a common process, *problem solving*. When a need is felt, or a problem arises, a solution is sought. Seeking this solution involves planning.

Planning for house production includes planning for (1) policies of government with regard to housing, (2) development of a city or region, (3) large-scale housing projects such as slum clearance, and (4) the individual building.

National Planning. Planning for government action in housing includes determining the roles to be played by each government unit (14B:55; 14E:12; 135:8; 179:79), determining a permanent policy of government assistance (11:76-9; 14A:71; 14K:26; 70:5), developing a comprehensive housing program (14A:74; 14B:56), and planning a budget for government housing activities (187:131).

To what extent is national planning lacking? Louis H. Pink

said in 1928 that we had never intelligently or even seriously grappled with the slum problem (168:191).

The first noteworthy Federal planning for housing was that carried on in connection with World War activities. In February, 1917, Congress appropriated \$50,000,000 for housing of workers under the Shipping Board, which amount was later increased to \$75,000,000. In May, \$60,000,000 was appropriated for housing of other war workers, and in July, \$40,000,000 was added. At that time the United States Housing Corporation was created to carry on the work under the Department of Labor. This agency and the Housing Division of the Emergency Fleet Corporation, together with the Ordinance Department, constructed shelter for approximately 138,000 persons. Immediately after the War, however, the program was discontinued (243:66-9).

Another important step in national planning procedure was the President's Conference on Home Building and Home Ownership called by President Hoover in 1930. This conference collected and analyzed a vast amount of data and in 1932 published reports in eleven volumes, which are widely quoted in this study.

In spite of the importance of these activities, some writers do not think they constitute a housing program. In 1934, Catherine Bauer declared that America had nothing which could properly be called a "housing movement." It has already been pointed out that since 1933, the United States has carried on a substantial amount of housing activity through such agencies as the Federal Housing Administration and the Housing Division of the Public Works Administration, which have given considerable stimulus to national housing planning. There is now a Central Housing Committee whose purpose is to coordinate Federal housing agencies (15:55).

Evidence of progress in national planning for housing is seen in the passage by the United States Senate in 1936 of the Wagner Housing Bill which provided for a permanent national authority to carry on a housing program. This bill was lost in a committee of the House. A similar measure, S.1685, was introduced by Senator Robert F. Wagner in February, 1937, and was passed by both houses. A summary of this bill is given in Chapter XI.

City and Regional Planning. That city planning and housing reform cannot proceed apart from each other is agreed upon by most writers on housing (21:92-3; 59B:208-9; 59F:171; 69:1-11; 135:15, 19; 177:1-2, 41; 243:135, 137). According to Bemis, architecture must be considered to include the coordination of all community shelter needs in order to promote sound construction, convenience, and comfort, while at the same time expressing the "esthetic aspirations of the times" (21:329).

Advantages of considering housing and city planning as a joint process are that joint housing and city planning procedure provides opportunities for:

1. Coordination of all agencies concerned (180:10).
2. Improvement of the quality of architectural design by including the entire neighborhood or city as a part of the architectural plan (19:229; 21:329; 177:4; 181:12).
3. Adaptation of shelter to inevitable change, such as decentralization of industry, and new methods of transportation (14H:77; 156:217; 186:ix).
4. Adaptation of housing to the particular needs of each locality, such as income, standards of living, customs of the inhabitants, the topography of the community, location with reference to industry, business and transportation, potential growth, need for streets, and existing slums and other conditions to be remedied (11:64; 14B:56; 69:5; 156:13, 148; 177:12; 179:165).
5. Provision for better use of the interior of a block (181:9).
6. Provision for park and recreational facilities (135:14).
7. Prevention of congestion of population through making decentralization possible (11:17-18; 177:21; 179:21; 243:145, 160-1).
8. Prevention and rehabilitation of slums and blighted areas (14H:75; 59B:212; 91:3; 179:4-6, 11, 44-5).
9. Orientation of streets to provide maximum sunlight (39:4; 91:17; 156:1-10).
10. Provision of large-scale, and hence more efficient, manufacture of dwellings (19:154).
11. Provision for adequate transportation (177:19, 22, 43).
12. Regulation of urban expansion (19:34-5, 157-8).
13. Prevention of encroachment upon residential districts by business and industry (24:2; 162A:3-4; 162C:1; 243:126).
14. Provision of a good plan for future development although the existing city is badly planned (162C:3-4; 177:42; 179:4, 11; 243:137-8, 215).
15. Provision for house building in neighborhood units (19:154, 219; 91:6; 177:6-11, 17-18, 20; 178:11; 187:268).

Conditions of living of the inhabitants of a city are greatly influenced by the city plan. The healthfulness and decencies of their living conditions are dependent upon the way the subdivision is laid out and upon the sanitary and other utilities (177:12).

One of the great wastes in housing production is, according to H. U. Nelson, poor group planning of areas larger than any controlled by any single individual. This waste has resulted in poor correlation between supply and demand; failure of zoning laws or building ordinances to reach their objectives; oversubdividing, with excessive cost to the community for unused utilities; and hodgepodge growth, resulting in blighted districts unable to support themselves (59H:160).

American cities, on the whole, are notorious for their bad planning; they have left matters of concern to the whole community largely to individual decision and action (177:2).

The common plan for streets in American cities is the "grid-iron" plan, which usually is badly adapted to modern traffic and social needs (4C:105-6; 243:135).

That city planning is receiving more attention in the United States is shown by the increase of city planning boards from 185 in 1922 to 739 in 1934. However, not more than 60 of these boards may be considered to have reasonably adequate appropriations for carrying on their work, according to the National Planning Board (67:4). Clark (48:64) believes that, while no one of these city planning commissions is as yet dealing with all phases of the life of a city, nevertheless "brilliant beginnings have been made."¹ The general quality of city planning in America is discussed in greater detail in a section on qualities of municipalities in Chapter IV.

Planning Large-Scale Housing Projects. Another type of planning essential to efficient construction is planning the large-scale development. In large-scale housing developments, planning is necessary to provide a type of house suitable for the classes of population it is intended to serve, and suitable for the needs of the community (14A:73; 179:164).

¹ From Harold F. Clark, *An Introduction to Economic Problems for Students and Teachers*, p. 64. By permission of The Macmillan Company, publishers.

The planning of multiple-family houses in groups and other large-scale developments is closely related to city planning. The presence of so many blighted areas in our cities is evidence that the process of planning has been inadequate. Other evidences of bad planning are seen in the row after row of monotonous and cheap housing developments so common in suburban areas (19: 56-7, 81, 150; 280:18-19).

Planning the Individual House. Good planning and designing in a dwelling increases values and comforts of daily living (186: 108). It increases the degree to which the house meets the needs of different members of the family (186:59); it increases economic security of the investment (180:21, 29); it reduces costs of maintenance (23:2); it retards obsolescence and depreciation in value (21:128); it increases the amount of money which may be borrowed on the property (243:190); it is the fundamental and unifying factor in everything which influences the appearance and livability of dwellings (186:147).

Good designing of houses involves more than mere planning to take into account physical necessities; it must take into account the facts of biology, psychology, and sociology; it must be planned to serve the purpose of family life in its best form (131:179). According to Bemis, the fundamentals of sound architecture are utility, stability, and beauty (21:335). Architecture, says Lewis Mumford, is significant only as it contributes to "the good life" (131:177).

The design of the home dwelling is important to the realization of the objectives of housing because there is close relation between the convenience in building arrangement and the saving of time and energy of the housewife (186:8-9).

Fundamental defects of design are widespread. According to the President's Conference Report, "Comparatively few dwellings now being constructed, even above the range of the cheapest types, provide as fully as possible many of those fundamental amenities—privacy, quiet, repose, roominess, security, convenience, comfort, efficiency, light and air, permanent value, cheerfulness, beauty—that constitute the home" (181:5).¹

¹ President's Conference on Home Building and Home Ownership, VI:5. Used by permission.

There is considerable agreement among writers that the standards of planning and design for houses have been, and are, very low in the United States. The quality of American architecture has been discussed in Chapter IV, and also earlier in this chapter under the heading "Standards of Art."

The modern tendency of the home to give up many of its functions to outside agencies has enabled smaller dwellings to meet the requirements of the home seeker; this tendency toward smaller quarters, however, has resulted in smaller and smaller homes until most city dwellers live in quarters too small to permit the exercise of the remaining home functions (186:63). This delegation of functions to other agencies has led to house planning primarily to save space rather than to meet human needs and has resulted in the construction of thousands of windowless rooms and of buildings, which, in other ways, are not planned to satisfy basic human needs (186:32-3, 57, 68, 76; 243:4).

It is not the lower-income groups alone who suffer from the results of badly planned homes, but families on all income levels. According to Mumford (14F:16), the housing of the wealthier classes is also far short of desirable standards, and the best that they have achieved in housing is, in general, not good enough to be preserved or copied.

Processes of education have been inadequate as shown by the shortages in means of education listed previously in this chapter.

GENERALIZATIONS:

191. All agencies concerned with housing must participate in planning in order to improve housing conditions.
192. Prior to 1933 there had been in the United States relatively little (S) national housing planning. The President's Conference on Home Building and Home Ownership in 1930 and the recent housing activities of the Federal Government might be termed the beginning of a national housing movement.
193. Effective city planning and housing cannot proceed apart from each other.
194. Conditions of living of the inhabitants of a city are greatly affected by the city plan.
195. On the whole, cities of the United States are badly planned; in their (S) development, little thought of the future has been given. City planning, however, is increasing in quantity and quality.

196. Large-scale housing projects and real estate developments have been (S) badly planned as evidenced by their rapid depreciation and, in many cases, deterioration into slums or blighted areas.
197. The plan of a house should take into account more than physical necessities and appearance; it must also take into account the biological, psychological, and sociological facts of family life. Architecture is significant only as it contributes to greater satisfaction of human values.
198. On the whole, houses in the United States have been badly planned. (S)
199. Processes of housing education have been inadequate. (S)

Constructing

A second process essential to the production of good housing is that of construction. The quality of the dwelling is partly determined by the efficiency of the construction process. This efficiency is determined by two factors: (1) skilled workmen and (2) an efficiently organized building industry. The processes of construction thus cannot be considered separately from these two items, which were discussed earlier under human resources essential to production. The conclusions there stated are: (1) there is a shortage of skill, efficiency, and training among building workers and (2) the building industry is the least efficient and the least industrialized and mechanized of all the manufacturing industries. It follows that a serious shortage exists in the processes of house construction.

It is also shown earlier in this chapter that, while efficient methods of producing houses are not widely used, efficient methods have been developed and tested and their universal adoption waits upon changes in knowledge about them and attitudes toward them.

GENERALIZATIONS:

200. Quality of a dwelling is partly determined by the construction process.
201. Techniques of housing construction are out of date and inefficient as (S) compared to processes of manufacturing other consumers' goods.
202. While efficient methods of house construction are not widely used (S) they are known and used on a small scale; wide use of them depends upon public demand and other economic factors.

Transporting Tools and Materials Used in Building

A third process essential to the production of good housing is the transportation of tools and materials used in building. That no shortage exists here is indicated by Bemis in his statement, quoted previously herein, that potential production, including the necessary transportation facilities, is adequate to provide the necessities of life in abundance to every person in the world (21:ix), and by the statement of the Brookings Institution, also quoted previously, that the transportation system of the United States could carry double the tonnage that was moved during the prosperous years immediately preceding the depression (32:375).

GENERALIZATION:

203. The United States has adequate transportation facilities to provide adequate tools and building materials for construction of houses.

Financing

A fourth essential process is financing, which is discussed earlier in this chapter. It was pointed out that there has been no shortage of capital resources, but rather a shortage in the availability of money and credit for the specific purpose of housing. This failure to distribute plentiful capital to carry on housing construction has been a shortage in the process of financing. Since 1933, however, as was pointed out in a previous section in this chapter, "Money and Credit,"¹ there have been made available through governmental activities substantial amounts of money and credit for housing purposes.²

GENERALIZATION:

204. The housing and banking industries in the United States have failed (S) to develop a system of financing which guarantees adequate capital for the construction of homes, even in times when capital is adequate for other purposes. Since 1933, increased amounts of capital for housing purposes have been made available through governmental activities.

¹ See pages 144-6.

² See Chapter VIII, section on "Economizing in Costs of Housing: Financing Home Building and Ownership," pages 201-9.

Marketing

The process of marketing, as it is related to the production of housing, involves the marketing of building materials, building machinery, and building labor. This is discussed in detail in the section on income-housing-cost ratio in Chapter VIII.

The inefficiency in the process of marketing building materials is shown by the waste arising from lack of standardization of these building materials. Merchants are required to keep in stock a large variety of patterns of materials, particularly of building hardware, plumbing supplies, roofing, door and window frames, and brick and lumber sizes (76C:38).

Mead (4J:69-70) says that since the small-scale contractor usually buys his supplies in small lots and has them delivered to the specific location where he is building, the marketing costs of these supplies are much higher than goods purchased by manufacturers in other lines. These costs have been estimated to average from 40 to 50 per cent and they must necessarily be reflected in the selling price of the house.

Marketing of building labor is also inefficient, as shown by the seasonality and disorganization of the process (76C:39). Aspects of the marketing of labor which show shortages in this process include the competitive system in which the contractor's success in bidding determines the employment of labor, and the large and wasteful turnover of labor (76C:139).

GENERALIZATION:

205. The process of marketing building materials is inefficient as shown (S) by the waste incurred from the necessity of carrying large numbers of unstandardized parts in stock, and the process of marketing construction labor is inefficient and wasteful.

Enforcing Laws Relating to Construction

Still another process essential to production of good housing is the enforcement of laws pertaining to construction in order to insure the use of sound materials and of efficient workmanship (178:45) and the construction of a building which will meet standards of safety and health (243:8).

According to the President's Conference, there is need for a

better inspection system to support housing legislation, and for a more vigorous enforcement of housing codes now in effect (179:15). Officials are having difficulty in enforcing housing laws (187:129, 145) because of conflicting judicial decisions, inadequate court procedure, and failure of courts to uphold housing ordinances (187:135-6). On the whole, few cities have inspection services except through building departments, loan agencies, or dealers in building materials (186:144). Indifference to law enforcement has been one of the causes of the development of slums (14A:75).

GENERALIZATIONS:

206. Enforcement of laws is essential to good housing because it is necessary to insure use of sound materials and efficient workmanship and conformity to standards of safety and health.
207. There is need for a better inspection system and a more vigorous (S) enforcement of housing codes.
208. Conflicting judicial decisions and inadequate court procedure hinder (S) the enforcement of housing laws.
209. Indifference of the American public is a hindrance to the enforcement (S) of housing laws.

CHAPTER VII

SHORTAGES AMONG FACTORS RELATED TO DISTRIBUTION OF HOUSING

IS THERE A SHORTAGE IN RESOURCES ESSENTIAL TO DISTRIBUTION OF HOUSING?

IN GENERAL, resources essential to the process of distribution of shelter are the same as those essential to the production of shelter. The chief problem of distribution is that of increasing the income-housing-cost ratio to create a more effective demand. Therefore, resources will be considered in this chapter with regard to their effect upon this ratio.

We need not consider natural resources here because they become capital resources before they are useful in the process of distribution.

Individual Human Resources

Labor. Human resources essential to distribution of good housing are, in general, the same as those required for production. Labor resources required are also the same. It was shown in Chapter VI that America possesses adequate labor resources for the production of goods; the same labor resources are available for distribution.

Skill, Efficiency, Training, Knowledge. There is no need to present documentary evidence to prove that skill, efficiency, training, and knowledge are essential to adequate distribution of good housing. The following discussion of shortages implies the need of these resources.

To insure adequate distribution of housing, certain skills and knowledges are needed by (a) consumers of housing, (b) landlords or managers, (c) the general public, (d) advisers to con-

sumers, (*e*) the building industry, (*f*) city planners, (*g*) employers of workmen, (*h*) merchants of home equipment and furnishings, (*i*) home financing agencies and all other individuals or agencies who have anything to do with housing. References are given here to show that these individuals and agencies are lacking in skills and knowledges essential to adequate distribution of shelter.

Lack of skills and knowledges necessary to the consumer in order to insure that he gets his money's worth in housing is the most frequently mentioned shortage in this class. This shortage was discussed in the preceding chapter under "Need for Education of Home Dwellers." The average citizen has had no special training in making the analyses necessary to intelligent purchasing or renting (180:18). Necessary knowledges commonly not possessed by home dwellers include those related to (*a*) household budgeting (21:104); (*b*) judging a house before purchasing or renting (180:22); (*c*) detecting dishonesty in advertising and salesmanship (180:22; 187:36; 4J:65); (*d*) procedure of purchasing land and entering into construction contracts (4-0:37-42); (*e*) obtaining housing information and services from the Federal Government (68:1-8); (*f*) keeping homes in repair (68:1-8); (*g*) determining procedures and costs of mortgage contracts (180:24; 180:21); (*h*) examining the title of real estate (180:21); (*i*) costs of assessments for improvements (180:25-6; 243:39); (*j*) city ordinances, present or future, which may affect the value of property (180:25-6, 28; 243:39); (*k*) conditions under which renting is preferable to owning (180:3; 186:154); (*l*) dangers of property depreciation due to depressions or to neighborhood influences (180:15, 21); (*m*) possibility of fluctuation of income and its effect upon ability to make home payments (178:2); (*n*) effects of the proximity to the home of shopping, transportation, amusement, religious and recreational facilities (180:21); (*o*) importance of inquiring about water supply, sewage and sanitary facilities, and tax rates prior to purchase (180:21).

The general ignorance of consumers of housing as to the kind of housing they want and the methods of getting it is claimed

by some writers to be the chief obstacle in the way of housing reform (14F:18-9; 243:282).

Lack of training on the part of managers of public housing developments is one of the shortages related to distribution of housing (14D:66-8; 179:87).

Factors related to skill, efficiency, training, and knowledge of the general public which adversely affect adequate distribution of housing include: difficulty of obtaining information (14A:71; 14K:26; 24:1; 77:12); lack of "slum consciousness" (179:55); the mistaken belief that slum clearance is an identical problem with that of providing housing for the masses (14A:71); lack of adequate public information as shown by the unwillingness of the public to support socially beneficial housing legislation in the face of the protests of property owners (243:12).

Lack of reliable information on the part of the advisers of home buyers is one of the causes of the false hopes and enthusiasm which cause skyrocketing values in periods of prosperity (180:5).

The building industry is not aware of the opportunities which lie in the rehabilitation of blighted areas and slum districts, according to the President's Conference (179:11). It also lacks information necessary to enable it to predict trends of land values and movements of population, which prediction is essential as a guide to housing activity (179:162).

City planners are unaware of the close relation of their problems to housing (243:137). They do not have sufficient information about housing conditions and trends in their cities to enable them to do their work intelligently (14B:57; 29:1).

Employers of labor show an ignorance of the economic factors related to housing when they urge workers to own their own homes, and at the same time clamor for a mobile labor supply (186:63).

Merchants are very short-sighted in some of their policies, especially with regard to methods of advertising (186:153-4).

Home financing agencies would be able to give more intelligent assistance to home buyers if they obtained reliable statistical data on such subjects as current population changes, trends in vacancy

and occupancy, mortgage risks, and supply and demand; and related business conditions (186:149).

Location of industries has important effects upon housing; industries lack the necessary information to enable them to select new locations wisely (179:203).

Campaigns to secure beneficial housing legislation often fail because legislators possess inadequate information (187:140-1).

Real estate dealers could help guide the development of the community along sound lines if they possessed more information (178:3-5; 187:11).

GENERALIZATIONS:

210. To promote adequate distribution of housing, skills, training, and knowledge in matters related to distribution are needed by all individuals and agencies who have anything to do with housing.
211. The average consumer lacks ability in making the analyses necessary (S) to intelligent purchasing or renting, and in preparing budgets and other types of planning; he also lacks knowledge of such matters as house specifications, mortgage procedure, property titles, special assessments, property depreciation, taxation, and similar matters which determine housing costs.
212. Lack of knowledge is also found on the part of managers of housing (S) projects regarding the techniques of their work; of the public regarding general housing matters; of advisers of home buyers regarding the matters about which they advise home buyers; of the building industry regarding opportunities in rehabilitation of blighted areas and slum districts; of city planners as to the relation of their problems to housing; of employers regarding their employees' housing problems; of merchants regarding advertising policies of long time value; of home financing agencies as to reliable statistical data on housing conditions; of general industries regarding selection of new locations; of legislators regarding facts basic to desirable housing legislation; and of real estate dealers regarding economic principles underlying their business.

Motives, Attitudes, Character, Philosophy. In the preceding chapter under this same heading, motives and attitudes which affect production of housing were presented. Many of them are the same as listed here. Certain motives, attitudes, types of character, and life philosophies of individuals help or hinder the effective distribution of housing. Factors of this type are described in the following paragraphs.

Personal causes of default, including certain attitudes, probably

have more to do with foreclosures of mortgages than contributing external difficulties. Among these, dishonesty of the borrower is mentioned as a common fault (178:3, 17). Another is carelessness in budgeting, which often results in the home owner's contracting for monthly payments too great for his income (180:23), or in spending too much money for non-essentials rather than for securing a better home (243:3-4).

A tendency toward "mob-mindedness" often leads to unwise home investment (180:19). The average home buyer "follows the crowd," and in the excitement of real estate booms is swept into the popular current of home buying (180:19).

Attitudes of indifference or discouragement on the part of consumers have done much to perpetuate bad housing because they have prevented these consumers from voicing a demand for better living conditions (186:2). Marquette writes of the difficulty of maintaining the morale of families during times of depression and economic hardships (117:8). The great floods of immigrants who poured into our cities a few decades ago were willing to live anywhere and were unable to protect themselves from exploitation (243:285), and hence did not demand better housing. Widespread improvements in housing must wait upon an articulate demand for better housing from consumers themselves (14F:19; 178:111; 243:281-2).

Still another attitude possessed by American housing consumers which hinders adequate distribution of housing is that of extreme individualism. According to Bemis, the prevailing American attitude that every person has a right to do as he pleases, an attitude encountered by every person upon birth or entry into the United States, hinders effective social control (21:92).

An attitude often possessed by many of the more well-to-do house renters, and one which keeps rents up and therefore makes good housing more difficult to achieve, is pride in paying a high rental. Some city dwellers seem to feel that the payment of high rent is a symbol of prosperity or prestige (186:58). In many cases, they seem to feel that paying high rent is a kind of identification of the family with the growth or power of the city (186:73).

Community spirit is an important attitude in relation to housing distribution. Where a good community spirit has grown up, citizens of that community are able, through concerted action, to protect themselves from influences which produce depreciation of property values, and to prevent blight and eliminate slums (178:14; 180:3, 27). A good community spirit is lacking in many communities.

The desire to own a home, and pride in home ownership, are attitudes on the whole beneficial to adequate distribution of housing. Home ownership results in better community spirit (180:29; 243:35) which tends to prevent depreciation of property values. This desire for home ownership is typical of the American family and is probably not declining (180:2-3). The Bureau of Labor Statistics (224:248-50) reports a 1930 study of 1,682 families, showing attitudes toward home ownership and tenancy. Of these families, 1,014 were owners and 868 were renters. Only 14 per cent of the owners wished to sell and to become renters, while 53 per cent of the renters wished to become owners. Conclusions were that the increase in multi-family dwellings in the Chicago area is not due to any significant change of attitude toward the relative advantage of owning and renting.¹

There is no shortage here; the shortage lies in another direction. While it is desirable for a large proportion of families to own their homes (180:1; 243:35), in our present economic system, for many families it is more desirable to rent than to own (180:2-4, 31; 243:38), the choice depending upon their particular requirements and income status. In the light of this limitation, the values of universal home ownership have probably been overstressed. Wide publicity has been given to the principle that any self-supporting and thrifty American family can achieve home ownership (243:192). The result is that many families have suffered economic distress in their attempts at home ownership.

This emphasis upon home ownership has produced another undesirable attitude which greatly increases housing costs—the atti-

¹ Quoted by *Handbook of Labor Statistics*, 1936, pp. 248-50, from Coleman Woodbury, "Apartment House Increases and Attitudes toward Home Ownership," *Journal of Land and Public Utility Economics*, August, 1931.

tude of regarding purchase of a home as a speculative investment (180:16, 26). Catherine Bauer (19:237) states that a large per cent of home owners tend to approach their housing problems "in the role of petty capitalists rather than as workers and consumers." In the opinion of the President's Conference, the possibility of re-selling a home for profit should not in any way determine the decision of a family to buy a home (180:26).

Related to the speculative attitude toward home ownership is the typical American attitude of preparing for the future rather than enjoying the present. Sir Raymond Unwin gives as one cause of bad housing the fact that a large proportion of the people of low-income groups look forward to being well-to-do sometime, and therefore put up with bad housing conditions which they believe to be only temporary (226:9). It should be pointed out, however, that the interest in preparing for the future is an important motive in acquiring home ownership.

Cooperative housing has been hailed by some as a remedy for many housing ills. The success of cooperative ventures depends largely upon attitudes of members of the cooperative toward each other, and is more likely to be successful when there is among members some bond of friendship, race, occupation, religion, trade union membership, or other common interest (243:176).

Attitudes of parents toward children sometimes hinder the distribution of good housing to that family. Indulgent parents who give their adolescent children excessive amounts of spending money might better use all above a reasonable allowance to buy a better house (186:36-7).

The discussion of attitudes thus far has concerned attitudes of consumers of housing. Attitudes of landlords and owners also hinder adequate distribution.

Many landlords, when they hear that tenants have obtained increased incomes, raise rents in proportion (243:59). Children are unpopular with landlords and families with children have great difficulty in the cities finding suitable dwellings (243:45, 213). Owners of rental property are among the most bitter opponents of new housing regulations and of legal measures intended to provide new low-cost housing (243:12). Owners who are losing money

on worn-out apartments try to discourage new building in order to create a scarcity (91:4). Many such owners, whose chief business is the manipulation of finance, judge property entirely by the amount of cash they can take out of it through borrowing, or by any other method (91:4).

Landlords retain ownership in depreciated buildings owned at a loss because they are speculating on changes in conditions which may bring future advantages that will make up for present losses (91:3). There have been many cases in which owners have demanded excessive rents from buildings unfit for human habitation even after these owners had benefited richly from increases in real estate values (77:9).

Lewis¹ asserts that America has lacked "landlordism based upon constructive investment motives, and property management of a professional stature." He further believes that both landlords and property managers regard their rented properties as mines to exploit, whereas they should regard them as farms to maintain and improve (41:18).

As pointed out before, it is not intended here to leave the impression that all landlords are lacking a social conscience. Many, perhaps a substantial proportion throughout the United States, are as public spirited as the prevailing economic system permits. The aim here is to show that many writers believe these unsocial attitudes are prevalent among landlords. A shortage exists to the degree to which these attitudes are present.

In many cases, a considerable part of the responsibility for tenant-landlord discord rests with the tenant. Newman (4K:3) names three factors in operating expense—vacancies, repairs, and non-payment of rent, which together account for 20 per cent of rental costs. He believes these factors may be determined by the carelessness or carefulness of the tenant in fulfilling his obligations.

Attitudes of the public in general have been partly responsible for inadequate distribution of housing. Public opinion has supported planning procedures and improvement campaigns for nearly

¹ Charles F. Lewis, "An Investment Approach to Housing." *The Annals of the American Academy of Political and Social Science*, March, 1937, Vol. 190, p. 18.

all other parts of cities, but the older residential districts occupied by families of small incomes have been considered as being economically unimportant, and hence not worth attention (179:3). Public opinion to support long-term housing programs, slum clearance, housing codes and zoning regulations, and other housing measures has been lacking (59C:177; 135:22; 243:123, 139).

Information agencies that are biased because they are supported by manufacturers or other commercial interests sometimes hinder housing distribution (186:173).

Mention has already been made of certain attitudes of the building industry which hinder the most efficient production of housing. While America has been noted for its willingness to scrap obsolete machinery the minute more efficient machinery is produced in order to gain financially, such a policy has not been followed in fields in which the gain would be in human values, such as housing (14E:13). The building industry also manifests attitudes which hinder effective distribution of housing (186:173).

A few years ago the excessive optimism of this industry led to an oversupply of high-priced houses, which oversupply has been named as one cause of the depression (14A:70). At that time builders preferred to build relatively large houses and to deal with purchasers of the higher-income brackets rather than to cater to the lower-income groups, even to the extent that they could. They still possess that attitude (243:44) to some extent. Recently, however, according to Aronovici and McCalmont (15:146), a group representing private capital, the Committee for Economic Recovery, Inc., has submitted a plan for the construction of houses to cost from \$2,500 to \$6,000, with an average cost of \$4,000. This group is described as a voluntary, non-partisan, non-political organization of representative business men.

The building industry has helped fix in the minds of consumers the ideal of the individual free-standing house and has therefore failed to produce adequate quantities of the less expensive multiple-family houses of satisfactory quality (179:68).

The unrestricted profit motive which dominates much of private business has tended to prevent construction of low-cost housing (59I:195; 77:65).

Builders, tenement owners, and other private business interests have widely opposed government participation in housing (14K:24), and changes in housing regulations and building codes.

While many cities, including New York (124:3), have sincerely tackled the housing problem, certain attitudes on the part of officials in some cities have retarded progress. They have lacked intelligent, far-seeing, and really enlightened self-interest (19:227); they have failed to consider slum clearance as a public project equally important with other civic improvements (243:138); in many cases they have lacked interest, initiative, and a sense of responsibility in low-cost housing.

Attitudes of city planners have retarded housing progress. According to Mumford, most of our American cities have been planned on the basis of land speculation with little regard for human values (131:225-6).

The profiteering attitudes of some merchants of household equipment as shown by the practice of high-pressure salesmanship (186:106, 138, 173) have hindered adequate distribution of housing. Edith Elmer Wood (243:27-8) criticizes the attitude which leads business interests to obtain commercially valuable items on the Federal Census questionnaires to the exclusion of socially significant items, such as questions on housing conditions (243:27-8). Practically every other civilized country in the world except the United States has collected housing data as a part of its national census, particularly with regard to overcrowding. The United States Census, however, gives housing data only with regard to home ownership and certain items about farm homes.

Attitudes of real estate operators have hindered distribution of housing, as is shown by their tendency to promote real estate and housing developments with very little regard for the real needs of home life (186:56). Aggressive efforts to sell new subdivisions while neglecting vacant lots in the heart of the city have tended to drain the city of its taxable resources (180:13). Misleading advertisements and high-pressure sales methods have led many people to assume home purchasing obligations which they could not afford (243:38-9). Clark says that (48:188)¹ "It would

¹ From Harold F. Clark, *An Introduction to Economic Problems for Students and Teachers*, p. 188. By permission of The Macmillan Company, publishers.

be . . . difficult to deny . . . that a large part of the advertising today is directed solely toward increasing the profits of particular concerns regardless of the effect upon other concerns and upon society as a whole. . . ."

Some financiers and philanthropists have seemed to have an attitude of fear or of disapproval of limited dividend housing investments, according to Edith Elmer Wood (243:221).

Still another motive which retards equitable housing distribution, especially in the cities, is the criminal motive, as exemplified by the racketeer whose activities greatly increase the costs of construction (77:71-92).

GENERALIZATIONS:

213. Certain motives, attitudes, types of character, and life philosophies help or hinder the effective distribution of housing.
214. Dishonesty and carelessness in budgeting are characteristics which (S) often lead to mortgage foreclosures.
215. Mob-mindedness often promotes unwise home investments by leading (S) to home purchase at a time when prices are at their highest.
216. Attitudes of indifference and discouragement on the part of consumers of housing are common and prevent the concerted action of consumers which is necessary to secure better housing facilities.
217. The extreme individualism of many Americans leads them to avoid (S) group action which would provide better housing facilities at lower cost.
218. Pride on the part of some families in paying high rent tends to keep (S) rents up and to make good housing impossible for lower-income families.
219. Community spirit makes possible concerted community action for the protection of home owners from influences that depreciate property values.
220. Many communities lack community spirit.
(S)
221. Desire to own a home is a dominant characteristic in a large proportion of American families; pride in home ownership results in better community spirit.
222. While it is desirable for a large proportion of families to own their homes, for some families renting is better than ownership.
223. Home ownership is regarded by many as a speculative investment.
(S) Homes should be bought primarily for the purpose of living in them, not for speculation.
224. The attitude of neglect of the present for a possible future higher (S) standard of living often leads to neglect of homes, and to lack of interest in improving present housing conditions.

225. The success of cooperative housing depends upon common interests and attitudes of friendship.
226. Parents often give their adolescent children large sums of spending (S) money, part of which would be better spent to improve housing conditions of the family.
227. Attitudes of landlords, owners, and business interests often hinder (S) adequate distribution of housing facilities.
228. Attitudes of landlords which hinder housing distribution are shown (S) by the tendency of some to raise rents when their tenants receive increased incomes; by their unwillingness to rent to families with children; by their opposition to new housing legislation and to new construction activity; by their profiteering activities; by their refusal to keep their properties in repair and in fit condition for human habitation. This does not deny that many landlords are public spirited and socially minded.
229. Attitudes of the public in general have been partly responsible for (S) inadequate distribution of housing, as manifested by neglect of housing needs of lower-income groups who are not considered to be economically important; by failure to support long-term housing programs, slum clearance, and new housing legislation.
230. The partial attitudes of information agencies supported by commercial interests have led to practices inimical to good housing.
231. Attitudes of the building industry have been detrimental to distribution of good housing, as manifested by its failure to modernize production methods; by its refusal to produce houses for a low-price market, by its overemphasis of the free-standing house and failure to produce adequate quantities of the less expensive multiple-family houses; by its overemphasis of the profit motive and neglect of social service; by its opposition to government participation in housing and to changes in housing laws and regulations.
232. Certain groups representing private capital are now expressing willingness to cooperate with the Government in the production of houses for a lower-income market.
233. Attitudes on the part of some public officials have retarded housing (S) progress, as shown by their lack of enlightened self-interest; their failure to consider slum clearance as a public project equally important with other civic improvements; their lack of interest, initiative, and sense of responsibility.
234. Attitudes of city planners have retarded adequate housing distribution, as shown by their tendency to plan on the basis of land speculation with little regard for human values.
235. Some merchants of household equipment have displayed attitudes (S) inimical to housing progress, as shown by practices of high-pressure salesmanship, and their influence upon Government census officials in the inclusion of commercially valuable information in the census questionnaire to the exclusion of socially valuable information on housing.

236. Attitudes of real estate operators have hindered distribution of housing, as shown by aggressive sales campaigns with little regard for the needs of home life; by the neglect of vacant areas in the hearts of cities; by use of misleading advertisements and high-pressure sales methods.
237. Housing progress would be accelerated with the elimination of the (S) attitude on the part of financiers and philanthropists of fear and disapproval of socially valuable investments, such as limited dividend housing.
238. The criminal motive prevalent in many large cities, as manifested by (S) racketeering, increases costs of housing and therefore hinders adequate housing distribution.

Resources of Social and Cultural Heritage

Organized Knowledge, Science, Technology. While there is a growing body of literature and results of research on the economic and social factors of housing, there is still a great shortage of such knowledge (14E:12; 179:1, 152; 180:12; 186:139; 187:263; 243:47, 49).

We do not yet have sufficient agreement upon the meaning of the vocabulary we use in discussing housing problems (124:4). Lack of information and the absence of scientific data have been most potent obstacles in the American housing program (11:77). A further obstacle is that much of the data available is not in convenient form for presentation to the public (186:153).

In Chapter VI is given a detailed discussion of means of education as a social resource essential to production of housing. It was shown that the number of essential agencies concerned with all phases of housing is growing, and with this growth, the body of knowledge regarding housing is growing. There is a growing understanding of the problems of housing distribution. It seems evident, however, that the shortages mentioned in the preceding paragraph have only begun to be attacked.

GENERALIZATION :

239. Lack of information and data has delayed the progress of an American housing program. While there is a growing body of literature and data on housing, there is still a great shortage of such knowledge, particularly in convenient form for presentation to the public.

Standards of Art. Standards of art and architecture affect housing costs and hence influence the distribution of housing. The fail-

ure to use mass production methods such as are used in other manufacturing industries has been given as one of the causes of high costs of housing. Before such methods can be used, materials and types of architecture appropriate to mass production methods must be developed. As was shown in Chapter VI, such materials and types of architecture have been developed, but have not been widely used. The prevailing type of home architecture in America is not well suited to manufacture by mass production (21:ix). This prevailing art standard thus keeps up housing costs and prevents better distribution of good housing. Design of houses influences not only cost of construction, but also maintenance costs; present prevalent design renders maintenance costs unduly high (23:2).

When considering standards of art, one should consider standards for community or neighborhood design as well as those of house design. There is a widespread lack of knowledge and appreciation of even the simplest elements of community design (4C:101; 96C:2). As Colean says (4C:101) design determines the use of land which in turn determines the creation or dissipation of values.

GENERALIZATIONS:

240. Present standards of architecture prevalent in America tend to prevent the use of economical mass production methods of housing construction, and also to increase maintenance costs and hence to prevent adequate distribution.
241. Standards of design include not only those of the house, but also of the neighborhood. There is a widespread lack of understanding and appreciation of neighborhood design.

Means of Education Essential to Distribution of Good Housing. Since more data and organized knowledge are needed, to what extent do we have the institutions of research and other means of education essential to obtain and disseminate this data and to train workers who participate in the distribution of housing? Means of education for this purpose are not different from means of education to promote the production of housing. In Chapter VI, under the section on means of education necessary to train producers of housing, it was shown that adequate educational facilities exist in the United States for the teaching of technical, sociological, and economic phases of housing. Private housing re-

search organizations, governmental agencies and commercial agencies are conducting many housing studies. In spite of this research activity, there is need for more sources of reliable information, particularly for the home buyer of moderate means, and a need for more research facilities. Housing research is at present badly coordinated and a great deal of overlapping of effort exists, although plans for coordinating agencies are being made and to some extent executed.

GENERALIZATIONS:

(Generalizations regarding educational facilities are listed in Chapter VI in connection with the discussion on means of education necessary to train producers of housing. See pp. 138-9.)

Mores, Customs, Traditions. In the preceding chapter, the effects of certain customs, traditions, and habits of thinking upon the production of housing were shown. In general, the attitudes there listed also affect adversely the adequate distribution of income and of consumers' goods, including housing. (See generalizations No. 182, 183, 184.)

Laws Related to Distribution of Housing. Inadequate and inappropriate legislation was listed in the preceding chapter as a shortage which prevents the production of good housing. *Law and Contemporary Problems* (59G:135) was quoted as stating that the legal mechanism is badly adjusted to present-day demands of housing. These demands include those of housing distribution as well as those of housing production.

Shortages in housing legislation as they affect distribution of housing include:

1. Lack of uniformity in foreclosure laws (21:160).
2. Unjust and inadequate tax laws (179:27, 74; 187:126).
3. Inadequate regulation of conveyancing practice, mortgages, deeds, etc. (187:127).
4. Inadequate regulation of tenant-landlord relations (187:128).
5. Inadequate zoning laws (179:162; 180:26-7; 243:41-2, 125-6).
6. Building and housing codes which increase costs (11:20; 14A:74; 187:120-3).
7. Inadequate laws to regulate congestion (23:4).

8. Inadequate laws to permit assembly of large areas of land for low-cost housing (179:75).
9. Provision for exercising right of eminent domain too limited (179:47-52).
10. Excessive tariffs on building materials (11:25, 26, 91).

The list of legislative shortages here presented suggests only a few of a large number of needed enactments or revisions. The purpose here is not to give a complete list but to quote sufficient references to show that one shortage in factors essential to housing distribution is in housing laws. In Chapter XI other legislative remedies will be suggested.

GENERALIZATION :

242. Legislative shortages which prevent adequate distribution of good (S) housing include: inadequate legislation to regulate foreclosures, taxation, conveyancing practice, tenant-landlord relations, zoning, construction, tenant congestion, assembly of land, eminent domain, and tariffs.

Capital Resources

Essentially the same capital resources are necessary for distribution of housing as for production of it. In the processes of distribution, however, machinery for manufacture is of minor importance, while machinery for transportation, and money and credit are of great importance. In the preceding chapter, the Brookings Institution was quoted to show that our machinery for transportation is adequate and also that plenty of money and credit exist in the United States to increase the flow of goods. While plenty of capital exists, several references were quoted to show that prior to 1933 very little of this capital was made available for the specific purposes of housing. Since that time more capital has been made available for housing through agencies of the Federal Government.

GENERALIZATIONS :

243. Adequate capital goods exist in the United States to increase the distribution of goods, including housing.
244. While adequate money and credit are available for housing, relatively little of this capital was available for housing purposes prior to 1933; recent government activities have increased the capital available for housing purposes.

CHAPTER VIII

SHORTAGES AMONG FACTORS RELATED TO DISTRIBUTION OF HOUSING (*Continued*)

IS THERE A SHORTAGE AMONG PROCESSES ESSENTIAL TO DISTRIBUTION OF HOUSING?

ALL the processes concerned in housing contribute to the income-housing-cost ratio. Thus, the chief process in the distribution of housing is increasing the income-housing-cost ratio. Other processes are important to distribution insofar as they are related to this main purpose.

The crux of the housing problem is "effective demand" (243:43). No one questions the existence of a great unsatisfied demand for better housing in the United States. If such a demand exists, why then does not the building industry produce houses to satisfy it? The answer is that the demand is not effective. A great proportion of those who need and want good housing do not have the financial means to pay for it. Therefore, their demand is not effective.

An effective demand for housing exists when income is sufficient to purchase food and other absolute necessities and have enough left to pay for good housing. Effective demand depends upon the income-housing-cost ratio (243:2). Since America possesses adequate natural, human, and capital resources to provide better housing for its citizens, as soon as effective demand has been created the housing industry and its supporting financiers will see that the demand is satisfied.

Chapter VII treated the *resources* essential to distribution of housing. This chapter deals with the *processes* essential to distribution. Since the chief process is "increasing the income-housing-cost ratio," this is the chief topic of this chapter. All other processes

are discussed from the point of view of their contribution to this chief process. This chapter aims to show the chief factors which affect the income-housing-cost ratio and to point out shortages among these factors.

Factors Determining Income-Housing-Cost Ratio

Factors which determine the income-housing-cost ratio are shown in the following outline:

1. Increase and better distribution of total national income.
2. Greater production and better distribution of consumers' goods and services other than shelter.
3. Economizing in costs of housing:
 - a. Economizing in costs of planning and designing.
 - b. Economizing in costs of producing the house.
 - c. Economizing in costs of land.
 - d. Economizing in costs of transportation from home to place of employment.
 - e. Economizing in costs of removing old buildings.
 - f. Economizing in costs of financing.
 - g. Economizing in costs of installing utilities services.
 - h. Economizing in costs of taxation.
 - i. Economizing in costs of using and maintaining the house.
 - j. Economizing in costs of profit paid to the owner (if rented).
 - k. Economizing in costs of depreciation of property due to neighborhood influences.
 - l. Economizing in the costs of other factors, such as scarcity of houses, etc.

The Inadequacy of the Income-Housing-Cost Ratio

The general excess of housing costs and inadequacy of incomes are attested by most writers on housing. In the introductory note of *Recent Trends in American Housing* (243:1), Edith Elmer Wood¹ says: "The crux of the housing problem is economic. . . .

¹ From Edith Elmer Wood, *Recent Trends in American Housing*, p. 1. By permission of The Macmillan Company, publishers.

the distribution of income is such that a substantial portion of the population cannot pay a commercial rent, much less a commercial purchase price, for a home fulfilling the minimum health and decency requirements."

Dr. Wood stresses this in many places in her book (243:2, 46-7, 59, 149), and in another report (59J:137) she estimates that two-thirds of the population are unable to present an effective demand for good housing. Many writers mention this discrepancy between income and housing costs (2:335; 14A:71-2; 21:31; 179:27, 43). The prevailing low wage scale is a greater handicap to the provision of decent homes than is the high cost of housing, according to the President's Conference (179:27).

Data showing the inadequacy of incomes in the United States are presented in Chapter IV, in a section on the housing of different income groups. Figures given there show that, in 1929, 21.5 per cent of families in the United States had annual incomes of less than \$1,000, 42.4 per cent less than \$1,500, 59.5 per cent less than \$2,000, 71.2 per cent less than \$2,500, and 78.4 per cent less than \$3,000. Estimates were quoted to the effect that \$20 a month is the average minimum rental at which good housing can be obtained in the United States, and \$2,000 is the average minimum value for a single-family, dweller-owned house which meets standards of good housing. It was further stated that an income of at least \$1,200 annually is required to enable a family to pay these amounts for housing, which indicates that approximately 30 per cent of families are not able to afford housing of acceptable standard.

Housing construction during the past decade has been principally for the upper third, according to Warnecke (59-I:194), who agrees with Wood that the housing problem is concerned largely with the lower economic two-thirds. As has already been pointed out, the housing problem may be of greater scope than the statements of Warnecke and Wood indicate. In February, 1937, the Committee for Economic Recovery, Inc., an organization of business men (15:146), reported to President Roosevelt (40A) that during the past twenty-five years the United States has overbuilt for the upper 10 per cent income group but has

done practically nothing for the lower 90 per cent. According to this committee, the present activity in housing construction is not helping the situation much because it is providing dwellings only for the same higher income groups.

The relation of income to housing is evident. The upper one third, or less, have good houses because their incomes are sufficiently in excess of their housing costs to enable them to present an effective demand. As Wood says (14K:24), they are able to bargain with the landlord on equal terms.

Dr. Wood points out (243:2) in this connection that attempts to raise incomes at the bottom as a way of getting housing for low-income groups is futile insofar as the raising of incomes tends to increase the cost of housing. She points to reduction of costs of housing as a more hopeful procedure. As noted in a later section in this chapter, "Shortages in Costs of Other Consumers' Goods," however, her objection would not hold against a general increase in the total production of wealth in all industry.

GENERALIZATIONS:

245. A great demand for better housing facilities exists in the United States.
246. Because income is not sufficient as compared to the costs of housing, (S) the demand for housing is not an effective demand.
247. Effective demand is the prime factor in the distribution of good housing.
248. At least one-third of the population of the United States cannot present an effective demand for good housing, and some housing authorities believe that at least two-thirds of the population lack this effective demand.
249. Housing construction during the past decade has been principally for (S) the upper economic third of the population.
250. Better housing for low-income groups cannot be secured by raising the incomes of workers if such increase tends to raise costs of housing.
251. Increase of income can result in more effective demand only if it occurs along with an increase in the production of other wealth in other industries.

Factors Which Determine Effective Demand

Three elements enter into effective demand for housing: income, cost of other consumers' goods and services, and cost of

housing. Effective demand can be increased by increasing income, decreasing the cost of consumers' goods other than housing, or decreasing the cost of housing, or by a combination of any of these three processes.

That a great shortage exists in the income of a large proportion of the American population has already been stated. From one-third to two-thirds of the population do not receive incomes large enough to enable them to afford housing which achieves minimum standards for physical and mental health and desirable community life, according to the sources of information herein cited.

Shortages in Costs of Other Consumers' Goods and Services

It is not the absolute cost of other goods and services that is important in the family budget, but rather the proportion of the family income which is spent for housing and for other goods and services respectively. This proportion is directly affected by the size of the income (21:104). Generally, as the income grows smaller, a smaller proportion of it will be spent for shelter, and a larger proportion for food (21:105; 243:47), although, according to Bemis, the increased ratio devoted to food is sometimes compensated for by decreased expenditures for other goods (21:31).

According to the National Association of Housing Officials, housing standards needed for decent living do not fall in proportion to decrease in family incomes, because a rate of income is reached where the rent which the family can afford to pay falls below that which will yield a profit to private enterprise for providing a dwelling up to the minimum standard which the community must require for all its citizens (135:6).

With a given income, the proportion of that income spent for shelter may be increased by three means: by reducing the price of other goods and services, by consuming less expensive goods, and by eliminating the purchase of non-essentials.

Reduction of Costs of Other Goods. The Brookings Institution in its report, *America's Capacity to Produce* (32:422), states that, in general, 19 per cent is a fair estimate of the amount of added production of which our industrial plant was technically capable

under the conditions prevailing in 1929. This figure would be about 21 per cent if the average recoverable slack of the period 1925-29 were computed.

Implications of this report are that by better coordination and utilization of all our productive resources we could produce 19 per cent more goods. Greater production, coupled with better distribution would lower the cost of all consumers' goods.¹ Thus a shortage lies in the failure of our productive plant to operate to full capacity, with a consequent high cost of all consumers' goods.

Proportion of incomes available for consumers' goods is affected by sales and service taxes, the burden of which increases in inverse proportion to income. This kind of tax has been a favorite method of raising revenue since 1932 (221:28). It affects purchasing power of the consumer the same as a rise in prices of goods would affect it. Herein lies a shortage, the removal of which might be accomplished by shifting tax burdens from sales taxes to income taxes. This would tend to increase effective demand for consumers' goods, including shelter, among the lower income groups. The same effect can be achieved by any method which shifts tax burdens from low to high incomes.

Consuming Less Expensive Goods. According to Harap (267:106), a comparatively limited range of expenditure will provide the minimum standard of housing, whereas the minimum standard for food and clothing can be secured by a comparatively wide range of expenditure. Therefore, Harap concludes, families should so plan their budgets as to permit increase in the amounts set aside for rent at the expense of a slight decrease in allotments for clothing and food.

While this does not indicate a shortage, it does show the possibility of providing more money for housing by consuming less expensive goods of other kinds. The shortage in this connection lies in the fact that consumers pay more for goods than they need to, largely because of ignorance, certain attitudes toward pur-

¹ Thus, by greater production of all consumers' goods, cost of goods, including shelter, are lowered, and real wages are raised. This is the answer to Wood's objection that raising of workers' wages is of no avail if such increase raises the cost of housing.

chasing, and inability to purchase certain goods in bulk at retail. Lack of information on intelligent buying of goods results in purchasing largely by guess, using price as the chief criterion of quality (187:75). Lyon (113:283-7) mentions *price* as the chief criterion of worth for most consumers. The Lynds quote a Middletown dealer in ladies' ready-to-wear garments as saying that of two garments of the same quality, most women will always select the higher priced one, even though it be twice as high as the other. Therefore, the dealer is forced to mark up the price, as many other dealers do (111:166).

Another factor which causes consumers to pay more for certain goods than necessary is the dependence of the public upon trade marks and standard packages, which attitude has been encouraged by advertisers (185:81-2). Purchase of goods in standard packages has its advantages and in itself is not to be criticized. With certain goods, however, such as household cleaning supplies (185:77), this practice leads to excessive costs to the consumer. According to the President's Conference, the few chemicals useful in cleaning are inexpensive when purchased in bulk under their ordinary chemical names. While these are adequately described in technical literature and in a few popular publications, information concerning them is not widely disseminated. Furthermore, it is somewhat difficult to purchase such materials directly on the retail market because few of them are sold at retail and those that are sold are seldom sold by their chemical names (185:83).

Practices such as these help to dissipate the family income and thus to make owning or renting a satisfactory home impossible (185:77).

Thus a shortage exists in commercial practices and family attitudes which tend to cause a family to pay more for consumers' goods than it should pay.

Eliminating Purchases of Non-Essentials. Spending the family income for unimportant luxuries and non-essentials is a common fault of Americans and is one of the shortages related to the housing problem. The expensive automobile parked at the door of a shantytown hovel is a common occurrence in American life.

In Chapter VII, the President's Conference was quoted as reporting that many parents give their adolescent children money to spend, part of which would be better spent on home improvement.

Bemis (21:123) raises the question whether government should contribute to the financing of low-cost housing for low-income groups who spend a considerable portion of their incomes for non-essentials.

Easy installment purchase plans and high-pressure advertising and salesmanship have been largely responsible for this tendency to devote too high a percentage of income to non-essentials rather than to housing (243:2-4). In some instances, adequate home facilities will tend to reduce expenses for other things. For example, if the house can be so arranged that it provides for family needs and recreational opportunities, the expenses for outside recreation can be reduced (187:286).

A tendency to neglect housing and to spend income for non-essentials may thus be listed as one of the shortages which prevent an effective demand for better housing.

GENERALIZATIONS:

252. Three main elements determine effective demand for housing: income, cost of other consumers' goods and services, and cost of housing.
253. Not the absolute cost of other consumers' goods, but rather the proportion of the family income which is spent for housing and for other goods, respectively, is important in determining effective demand.
254. The proportion of income spent for shelter may be increased by reducing the cost of other goods, consuming less expensive goods, and eliminating the purchase of non-essentials.
255. The costs of consumers' goods could be reduced by greater production, since by better coordination and utilization of all our productive resources we could produce 19 per cent more goods as estimated by the Brookings Institution.
256. Effective demand for consumers' goods is lowered by forms of taxation, such as sales and service taxes, which place a disproportionate tax burden upon low incomes.
257. Consumers' goods are more costly than is necessary, partly because of (S) ignorance regarding methods of purchasing, of certain marketing attitudes, and of inability to purchase goods in bulk in retail.
258. A tendency to spend too large a proportion of the family income for (S) non-essentials tends to lower effective demand for better housing.

Economizing in Costs of Housing

The possibilities of increasing effective demand by increasing income and by reducing the proportion of income spent for other goods have been suggested in preceding paragraphs. A third possibility, reducing the costs of housing, offers opportunities for immediate action toward increasing effective housing demand. Any step which makes the acquisition of a home financially easier, enlarges the boundaries of the class of potential home buyers (243:188) because the building or purchase of a home is the largest and most important investment made by a family, especially a family of average or below-average income (21:346; 186:137).

Earlier in this chapter references were quoted to show that only about a third of the population can afford to purchase new homes. It is estimated that if the building industry could build a good house to sell at \$4,800, it would increase its small house sales by 60 per cent, whereas if it could build a good house to sell for \$3,600, it would double its residential output of the post-war period, and would invade a new market for homes (77:23-4). By building good houses within the reach of the two lowest income groups, the building industry would probably do more to revive employment in the United States than would any other one factor (77:24).

Economizing in Costs of Housing: The House

Cost of the dwelling is thus a factor which looms large in determining effective housing demand, and any reduction of that cost would materially increase effective demand. The cost of the dwelling is made up of many specific items under the headings of: (1) planning and designing, (2) construction, and (3) marketing, and this cost might be reduced by economy in any one or more of these items. It is the purpose here to analyze each of these items to show what shortages exist from the standpoint of economy. Except as indicated, the factors which determine both the costs of renting and of owning are the same.

Costs of Planning and Designing the House. The first item is

the cost of planning and designing the dwelling and is determined by the architect's fee, the method of selling the plan to the home builder, and the quality and appropriateness of the plan.

The cost of designing a dwelling is not, or need not be, a large part of the total cost of building. There is no shortage in the number of trained architects. During the depression, Hamlin (83:152) reported a great amount of unemployment among architects. Since there exists a surplus of trained architects, it is not likely that any reduction of housing costs is possible through lowering the costs of architectural services.

A reduction in costs of planning a one-family house is possible through utilization of certain architectural services which are offered at low cost, such as those provided by the Architect's Small House Service Bureau (9), a non-profit organization which supplies home builders with complete specifications for single-family homes, including plans and working drawings, bills of materials or quantity surveys, contract forms, and advice on questions of construction (181:92-3, 235; 183:66, 227-8; 186:108).

While there does not seem to be a shortage in the possibility of low-cost architectural service, a shortage does exist in another direction. Reduction of the costs of architectural services does not always reduce the costs of housing. There is a point where diminishing returns begin, and in some cases, costs of housing may vary in inverse proportion to costs of architecture. D. S. Wenzlick (235:306), member of a real estate firm, writes that a competent architect increases the permanent value of a small home to an amount equal to more than twice his fee. A competent architect is even a greater asset to a large-scale project. He must make the preliminary plans and estimates before contracts can be let, and upon his skill in making these plans and estimates may depend the welfare of the entire project (209:281-2).

Regarding small house construction, the President's Conference (181:93) reports a large percentage of homes to have been built without supervision, with the result that many are so poorly built that large repair bills are inevitable after a few years. It is a common practice for the speculative builder to do his own planning, thereby saving costs of architectural services. Upon this practice,

Hillberg (86:263) blames the ugly, monotonous rows of standardized houses in many suburbs.

The shortage in large-scale construction has not been so much the failure to employ architects as the failure of the architects themselves, in many instances, to do their work efficiently. Bemis (21:143) mentions the inefficiency of making estimates of building costs. According to Taylor,¹ in preliminary cost estimating, ". . . a countless number of building projects have been started in the wrong direction. Innumerable instances can be given where building committees have been misled by architects' optimism in regard to building costs. Case after case can be cited where financing negotiations have fallen through because preliminary cost determinations were made in a vague or fallacious manner. To erroneous preliminary cost estimates there may be charged the loss of many a good project which has never passed the preliminary stages in the architect's office because of a false start" (209:282). That residential architecture is, on the whole, bad throughout the United States is shown in Chapter VI.

Thus, it appears that certain high costs are related to architectural services because of shortages, not in the cost of architectural work, but rather in failure of home builders to use the architectural services available, the tendency of speculative builders to do their own planning, and the inefficiency of some architects, particularly in making cost estimates.

Costs of Constructing the House. The cost of constructing a dwelling is one of the major factors in the total cost of housing. What it costs to build a given house is a part of the cost of housing to the owner who lives in it, but the determining factor in rent is not what the house originally cost but what it will cost to replace it (243:45, 60).

Costs of construction are chiefly determined by costs of materials, labor, processes of construction, and management of construction.

Dr. Wood (243:61) believes that little reduction is possible in the cost of the building itself, because this cost has already been

¹ C. Stanley Taylor, "The Architect and Building Finance." *The Architectural Forum*, 48:282, February, 1928, Part II. Reprinted through the courtesy of *The Architectural Forum*.

made the subject of technical research to such a great extent. This is somewhat in disagreement with the President's Conference (181:62), which reported that a possibility exists of reducing construction costs materially as new materials and methods are adopted.

The need of reducing the cost of material used in housing construction is mentioned by Holden, Wright, and Stein (93:11) and by Bemis (21:225). According to statistics of the United States Bureau of Labor (224:221), 62.7 cents of the building dollar is spent for materials, leaving 37.3 cents for labor. This estimate does not include the labor involved in production, preparation, and distribution of materials. Reasons for high costs of material are:

1. Wasteful methods of lumber manufacture (21:225).
2. Wasteful or inappropriate building codes which require higher priced materials than are necessary (21:225).
3. Wasteful demands of the owners for materials more costly than necessary (21:225).
4. Legal control of prices, hours of labor, and competition, such as that imposed by the New Deal (14A:72).
5. Depletion of lumber resources (11:35).
6. Tariffs on building materials (11:35).
7. Lack of standardization (181:54).
8. Waste in distribution (181:54).

The evidence thus shows that the costs of construction constitute a large part of the costs of housing and that there is a possibility of reduction in some of the items that determine construction costs.

One of the chief causes of the high cost of housing is the cost of labor in the building industry. In spite of this high cost of labor to the home builder, however, it is likely that building laborers do not receive excessive annual wages. Some of the causes of the costliness of labor to the home builder are:

1. Seasonal variations in construction work (77:88-92; 91:7; 181:69-70).
2. Obsolete organization of the building industry (21:303).

3. Strength of unions in the building industry (11:41; 77:71-88).
4. Wasteful labor regulations (21:225).
5. Inefficiency of labor (11:42; 181:65-6).
6. Inefficiency of management in the building industry (93:34).
7. Failure to use labor-saving methods (181:65-6).
8. Racketeering (76E:67; 77:71-92).

Reduction of the costs of processes of construction requires increasing the efficiency of these processes. That house construction is carried on by inefficient methods is shown by the many references to this inefficiency and to suggested causes and remedies.

The President's Conference quotes the United States Department of Commerce as saying that there is a 53 per cent waste in the building industry (187:36), which amounts to about two billion dollars a year. This waste is greater in small buildings.

In Chapter VI, authorities were cited to show that the home building industry in America is the most backward of all manufacturing industries; it is essentially a handicraft industry, whereas most of the other manufacturing industries have been modernized.

Failure of the building industry to adopt modern industrial methods of organization and to apply scientific techniques is one of the reasons that it has produced good housing only for the upper one-third income group (77:22-3). According to Bemis, a third of present costs of housing in the United States can be saved when the building industry is modernized (21:305).

Some of the most important reasons for the costliness of processes of home construction are:

1. Operation on too small a scale, and failure to use mass production methods (19:229; 21:140; 111:106; 135:10; 177:xi; 179:xv, 6, 11, 36, 68, 71, 170-3).
2. Lack of standardization (21:144-5; 111:106).
3. Use of handicraft rather than machine techniques (111:106; 179:170).
4. Seasonal production (21:141, 152, 302; 111:106fn).
5. On-the-site fabrication rather than shop fabrication (21:140, 304; 179:75; 187:37-9).

6. Lack of organization in the building industry (93:32).
7. Construction too slow (14B:55; 21:165).
8. Use of obsolete assembling methods (21:144).
9. Failure to use labor-saving devices (21:145).
10. Failure to use modern technological processes (14A:69, 74; 21:302; 77:45-70; 179:74-5; 187:35).

Management of the construction process is one of the factors of housing cost and is here taken to mean the work of the contractor in managing the construction of a building and the management of the building industry.

The contractor may build the house as an investment and then seek a buyer, or he may build the house on the order of a customer. In the first case he saves on quantity production and use of stock materials but he must bear the cost of sales and financing. In the second case he reduces the cost of marketing and financing but his work done according to special order costs more (93:30).

Earlier in this chapter, figures from the United States Department of Commerce (187:36) were cited giving the waste in the building industry as 53 per cent, of which 34 per cent is charged to poor management of construction. That estimate is too low, according to the Federated American Engineering Societies, which organization is quoted by *Fortune* (76C:38) as placing the waste due to management at 65 per cent.

That part of the cost of construction which is due to the contractor of the individual building includes part or all of the following factors: (1) Profit of the contractor. (2) Inefficiency of contractor. (3) Speculative building. (4) Racketeering and other unethical practices.

The profit of the contractor is one of a whole series of profits which every building represents. It is likely that the honest contractor is not paid excessively for his work, but the contractor who is also a speculative builder does a great deal to increase costs of construction because, according to *Fortune* (76C:110), ". . . he fixes the money rates for the whole industry. His sole and controlling purpose is to take his profit and get out."¹

¹"How Much House for a Dollar?" *Fortune*, 5:110, April, 1932. Reprinted by permission of the editors of *Fortune*.

Inefficiency always renders a workman's services costly, regardless of his actual wages, and the fact that many contractors are inefficient (21:145-7) places another obstacle in the way of low-cost housing. Many contractors show their general inefficiency by inability or unwillingness to make use of a standard form of estimating or cost accounting system which will provide them data for future jobs (181:90). *Fortune* (76C:38) condemns the inefficiency of contractors in no uncertain words, and says that "Contractors, aside from the few sound and intelligent companies specializing in large-scale work, are mere brokers with little or no technical skill,"¹ and their chief skill consists in their ability to add up bids of sub-contractors and to submit a total bid high enough to make a profit for themselves (76C:39).

Speculative building has already been mentioned in connection with the costs of management of construction. The speculative builder must make a profit for himself and for all those who assisted in any way, financially, or otherwise, in his housing scheme. Speculative building of homes for low-income families is a great housing evil because of the bad architecture which results and because of the economic waste due to the shifting of responsibility from builder to owner (11:39-40). In this connection the President's Conference (181:88) mentions the "jerrybuilder who produces inferior structures and takes advantage of the home buying public," as a menace to good housing.

Racketeering is a cause of high labor costs, as has already been mentioned. The contractor is sometimes a party to this racketeering, either willingly or unwillingly, which makes his services come high. *Fortune* (76E:68-9) tells of the liaison in past years between builders and racketeering politicians in New York, but reports this liaison to be now somewhat less open, though no less intimate, having taken the form of petty graft. The responsibility of contractors in the matter, at least in Chicago, is expressed by the Illinois Building Investigation Committee quoted by *Fortune* (76E:71) in the assertion that racketeering in the building industry could not exist without the aid of crooked contractors.

In some instances, through fee-splitting and other unethical

¹ *Ibid.*, p. 38. Reprinted by permission of the Editors of *Fortune*.

practices, contractors are able to obtain price discriminations from manufacturers (181:89).

The foregoing discussion of management pertains to management of individual projects by contractors. Another phase of management which is responsible for high costs of housing is the haphazard management in the building industry as a whole (21:177).

There is a noted lack of unity between the agencies of planning and control in housing (14B:56), and the multitudinous craft organizations (21:147) refuse to cooperate with each other (14B:58; 77:81-6).

One failure of the management of housing construction is in securing better organization and cooperation of labor (21:147-59; 179:86), and of reducing strikes in the building industry (21:149), all of which have increased construction costs.

Another evidence of failure in management of the construction industry is the failure of the building industry to adjust production to demand (11:22; 243:106) through planning which takes into account such factors as a changing birthrate (77:43). This failure to balance production with demand has produced great instability in the building industry, and has been a factor in making general business fluctuations more severe (243:272).

Costs of Marketing the House. In the case of the house which is built by a speculative builder, the cost of marketing becomes an important factor. A sound and equitable sale is the first fundamental of successful home ownership (178:6) and directly affects the happiness of the buyer (178:1).

According to Mead (4J:60) merchandising has received little attention from those in the housing field, and those who have profited have done so by being good guessers rather than good managers. Dr. Mead (4J:63) further states that selling methods complicated by a great deal of legal and financial red tape bewilder the buyer and increase the cost of purchase.

Profit of the speculator has already been mentioned as a factor in housing costs. Sometimes the speculator is the contractor; at other times the contractor builds the house for the speculator and receives a stipulated fee for his labors. The profit of the specu-

lator must of necessity be figured high on each structure because of the risks involved due to the uncertainties of the real estate market. The practice of speculative building thus adds substantially to the selling price of a house. The two evils of speculative building, lack of architectural character and economic wastefulness of shifting responsibility from builder to owner, were mentioned in the preceding section. Other evils growing out of this disorganized method of the speculative builder include overbuilding in some directions and underbuilding in others with a resulting social waste because of oversupply of certain types of dwellings, and failure to supply others needed. Another result is confusion in the housing market and consequent social waste because of maladjustment between supply and demand (11:39-40).

In addition to profits of the speculator, other items which increase the cost of marketing a house include:

1. Cost of advertising (181:90).
2. Failure to make written contracts which specify all important details of the property (181:96).
3. Lack of standards for marketing procedure (187:193).
4. Exploitation of home buyers by unscrupulous dealers (183:35).
5. Unorganized conditions of the real estate market (180:55).

GENERALIZATIONS:

259. Cost of the dwelling is a factor in housing costs and includes costs of planning and designing, of construction, and of marketing.
260. Cost of planning and designing a house is determined by the architect's fee, the method of selling the plan to the home builder, and the quality and appropriateness of the plan.
261. No shortage, but rather a surplus, of trained architects exists.
262. Reduction in costs of planning small houses is possible through services offered by architectural service bureaus.
263. Reduction in the costs of architectural services does not always reduce the cost of housing, because failure to employ adequate and competent architectural services may render housing more costly in the long run.
264. Single-family houses are commonly constructed without adequate (S) architectural assistance.
265. Failure of speculative builders to employ competent architects has (S) resulted in poorly designed houses of monotonous appearance.
266. Not all who practice architecture are proficient in their profession;

- (S) inability to estimate building costs accurately has been a common fault.
267. Costs of constructing a house are chiefly determined by the costs of materials, of labor, of processes of construction, and of management of construction.
268. Slightly less than two-thirds of the building dollar is spent for materials and slightly more than one-third for labor.
269. Reasons for high costs of building materials include waste in lumber (S) manufacture and in distribution, unreasonable building codes, legal control of business, waste of timber resources, tariffs, and failure to standardize.
270. In spite of the high cost of labor to the home builder, building labor- (S) ers receive low annual wages.
271. Labor costs are kept high by seasonal variations in construction work, (S) obsolete organization of the building industry, strong labor unions,¹ wasteful labor regulations, labor inefficiency, management inefficiency, obsolete building techniques, and racketeering.
272. There is a large waste in the building industry, greater in small (S) buildings than in large ones. It is estimated that more than half of this waste is due to poor management of construction.
273. Processes of house construction are costly because of: failure to use (S) modern technological processes and mass production methods, lack of standardization, seasonal production, obsolete fabrication methods, and lack of organization in the building industry.
- *274. The cost of management of individual dwelling projects may include (S) costs of the contractor's profit, of inefficiency of the contractor, of speculation, and of racketeering and other unethical practices.
275. The profit of the contractor is one of many profits which a building (S) represents. The honest contractor is probably not paid excessively, but the speculative builder-contractor does a great deal to increase housing costs.
276. Many contractors are inefficient. (S)
277. Housing costs, particularly in cities, have been increased because of (S) a liaison between builders and racketeering politicians.
278. Management of the building industry as a whole has been carried on (S) in such a way as to increase housing costs.
279. There is a lack of unity and coordination between agencies of plan- (S) ning and control of housing, and among craft organizations.
280. An evidence of failure in management of the construction industry (S) is the failure to adjust production to demand, which has been a factor in producing instability in the building industry and has contributed to general business fluctuations.

¹ It is not intended here to imply that strong labor unions in the building industry constitute an evil; they are mentioned here only as a contributing factor in labor costs.

281. A sound and equitable sale is the first fundamental of successful home ownership and directly affects the happiness of the buyer.
282. Costs of marketing a house are determined by the profit of the dealer, (S) the cost of advertising, the failure to observe businesslike methods in the transaction, the lack of standards for marketing procedure, exploitation of buyers by unscrupulous dealers, and the unorganized condition of the real estate market.
283. Speculative building results in social waste because it contributes to (S) confusion in the housing market and lack of adjustment between supply and demand.

Economizing in Costs of Housing: Land

Effects of Land Costs upon Housing. The cost of land for residential purposes is recognized as a major factor in total housing costs (59A:155; 21:254; 77:25-44; 135:11; 179:160; 243:149). The high cost of land has many evil effects upon family life. With increased density of population and increased demand for land, the cost of residential lots becomes higher (21:12), which raises rents (74:6; 179:15) until single-family housing is impossible and families are forced to live in apartment houses or to move to the suburbs (77:41; 243:41). With the increase in value of land, private yard space disappears and children play in the streets (162A:3).

The fact that so many slums are located on high-priced land renders the problems of slum clearance and of acquiring land for low-cost housing particularly difficult (14A:72-3; 59A:150; 59K:214, 226; 179:8-10, 86; 187:262).

Problems of acquiring land are particularly difficult ones for the building industry because it is the only industry which has no control over its chief raw material, land (77:29).

Another effect of increased land costs which reduces effective housing demand is that as land costs increase, taxes increase.

Factors Which Determine Selling Price of Land. It may be said that two main factors determine the selling price of residential land: its use value and the costs of marketing.

According to Aronovici (11:59-61),¹ the use value of land is determined by certain natural factors and human factors as follows:

¹ Adapted from Aronovici, *Housing and the Housing Problem*, p. 59-61. Used by permission of the author and of A. C. McClurg & Co., Chicago, Ill.

I. Natural factors

A. Geological

1. Composition of soil for agricultural purposes.
2. Composition of soil for structural purposes: *a.* Difficulties of construction; *b.* building material on the land; *c.* drainage; *d.* water supply; *e.* grade.

B. Geographical

1. Relation to physical environment: *a.* Vegetation and shade; *b.* view of open spaces, rivers, mountains, woods, etc.; *c.* facilities for access to navigation route.
2. Relation to population centers: *a.* Location in or near large city; *b.* location in or near small city or satellite cities; *c.* location in or near suburban communities; *d.* transit—frequency, speed, cost, comfort, and time required to reach certain points; *e.* likely increases in population at given points related to a given land area.

II. Social factors

A. Social and economic factors

1. Special adaptability to industrial or business use or proximity to land so adapted.
2. Proximity to places of employment, education, recreation, culture.
3. Location in or proximity to areas occupied by social classes which would give the occupant of a home on such land a certain social prestige.
4. Building standards, legal or traditional, which would serve to protect prospective owners.

B. Public improvements

1. Roads.
2. Sewers.
3. Water supply.
4. Playgrounds and parks.
5. Street lighting.
6. Fire protection.
7. Police protection.
8. School facilities.

Costs of marketing a residential lot are determined chiefly by the following factors:

- I. Profits to the dealer
- II. Cost of preparing land for market
 - A. Subdividing
 - B. Landscaping
- III. Cost of finding a buyer
 - A. Advertising
 - B. Commissions to salesmen
 - C. Other selling costs
- IV. Legal fees

Several of the foregoing factors listed by Aronovici are a part of what Ely (60:445-9) calls "ripening costs in producing land," or the costs of bringing the land into use. Making the land accessible is given as one of the most important of the ripening costs, which also include taxes, special assessments, the giving up of interest on capital, and all other costs of holding the land and getting it ready for use prior to its purchase by the ultimate owner. The "law of ripening costs in land utilization" is expressed by Ely as follows: "The costs falling upon the holder of land during a reasonable period of ripening use are socially necessary, and are properly chargeable to the increment in land value resulting from the change in use." (60:448)¹

Shortages among Factors Which Determine Selling Price of Land. The adequacy of land for housing purposes in the United States has already been shown. There is adequate land with all the essential geological factors and with the desirable physical environment of vegetation, view, and so on, as listed by Aronovici. Scarcity of these factors cannot be blamed for predominant high costs of land. Rather, high costs of land are determined by the scarcity of certain institutions of human relationships which exist at only a relatively few places.

Our cultural pattern is such that many of the things men want and need can be had only in highly centralized urban communities. Since most manufacturing industries and wholesale merchandising

¹From Richard T. Ely, *Outline of Economics*, Fifth Revised Edition, p. 448. By permission of The Macmillan Company, publishers.

establishments are located in congested centers of population, the occupations of a large proportion of Americans are in these centers. Large centers of population become centers of wealth and are able to provide for those who can pay for them business opportunities, social contacts, recreation, and education and cultural advantages which cannot be had elsewhere. For these reasons, proximity to the city becomes necessary for a large section of the population and desirable for another large section.

While plenty of land exists for housing, only a small amount of it, the comparatively small amount which is in and near the cities, is in great demand for this purpose. Because of the demand, it commands a high price. The congestion of population makes some of the factors which determine land values more readily obtained, and some of them less readily obtained, or even impossible to obtain. For example, residence on Manhattan Island provides unexcelled cultural opportunities, but a lovely landscape view is not available at any price, at least from most Manhattan dwellings.

We can reduce the cost of land by eliminating some of the factors listed in Aronovici's outline, but to do so would be like reducing the size of a house in order to be able to afford better furniture. We need all the factors which enter into the creation of land values, except proximity to a city, which is only a means to an end.

The key to the situation is the proximity of the worker to his work. Congestion of population and resulting high land values and loss of residential values are the result of centralization of industry (11:16; 177:xi, 20; 179:xii, xv, 174, 176, 199; 187:107) and inadequate or costly transportation facilities for the workers (11:16, 21, 28-9; 19:14; 179:3). One of the causes of centralization of industry has been switching practices and high freight rates of railroads.

Herein, then, lie some shortages. Industry is too centralized; transportation is not adequate for low-income groups. The result is congested occupation of land which renders impossible of attainment many of the desirable natural and social factors which give land a high use value for housing purposes. All the items of Aronovici's analysis could be readily obtained with a redistribution of

industrial locations, and with adequate transportation facilities for the movement of workers and goods (13:437-40).

There is a trend toward a kind of industrial decentralization which will lessen the shortage here described. The President's Research Committee on Social Trends (188:238) reported in 1933 that a migration of major proportions from cities to small towns had been under way for some time in the cotton textile, clothing, hosiery, and shoe industries, in order to take advantage of more favorable labor conditions and lower rents and taxes.

Edgar M. Hoover, Jr. (4F:141),¹ however, writing in 1937, denies that there exists a general movement of industry to the small towns. He quotes the *Study of Population Distribution* (54) as showing that "suburbanization is a more appropriate term than decentralization." His conclusions are as follows:

"The basic trend of industrial mechanization is increasing the importance of the trade and service groups in our working population. These groups show a relative concentration in large urban centers, and seem to be crowding manufacturing plants to the suburban zones.

"The evidence suggests that scattering of manufacturing to small outlying towns is confined to a few industries, and is largely a depression phenomenon, which cannot be regarded as an established trend." (4F:143-4)

Nevertheless, the movement of industry from congested centers to the peripheries of metropolitan areas promises to relieve congestion of population to some degree.

For many years, a major shift in population has been in progress in the cities irrespective of any suburbanization of industry, due to improvements in transportation. While transportation from places of employment to the suburbs has been too costly for the lowest-income groups, the families of medium and higher incomes have moved away from overcongested, deteriorating, and insanitary areas, to the suburbs, which movement has left large and expanding areas of blight.

¹ Edgar M. Hoover, Jr., "Industrial Location and the Housing Market." *The Annals of the American Academy of Political and Social Science*, March, 1937, Vol. 190, pp. 143-144.

Aronovici's outline of housing factors shown earlier in this chapter is an analysis of factors which determine the "use value" of land. As shown, this use value is variable and may be reduced by making greater areas of land available through decentralization and improved transportation facilities. This use value is one of the two chief factors which determine the price of land. The other factor is the cost of distribution or of marketing. The cost of marketing land is determined by costs of profit to the dealer, preparing the land for use, finding a buyer, and legal fees.

If property were always sold at a price which included only use value, the housing problem would not be so serious; but when large speculative profits are added to the use value, the home buyer must support a financial load which he usually cannot afford (14A:70; 77:28). Speculative profit is considered (11:23) to be one of the chief causes of the excessive costs of housing, and therefore of the poor housing conditions of the lower-income classes.

Holden lists the motives underlying speculation in residential property as follows (91:3):

1. Hope for a scarcity of quarters that may tend to raise rents.
2. Hope for a scarcity of available property that may create a demand for the sale of property.
3. Hope for gaining cash by manipulation of property finance.
4. Hope for gaining cash by the manipulation of property management.
5. Hope for increase in the desirability of property through improvement of adjoining property by others.

Many writers have described the procedures followed in speculation on residential property. Land speculation is ordinarily based upon a hope of increased population, and continued increase in population is necessary to realize the speculative values at which much city land is held (14H:76). Several speculative profits are sometimes taken from a residence lot before it is acquired by the home owner. All of these profits are borne by the ultimate owner or user of the property (77:33-4).

Frequently, worn-out buildings are carried at less than they cost for taxes, interest, and maintenance, in the hope of future

profit through increased land values. The poorest people can thus live in worn-out houses at less than cost as a result of depreciation and obsolescence (91:3).

When a new industrial plant is built, surrounding lands tend to skyrocket in value. Real estate operators reap a rich profit, which cost is borne by, and constitutes a burden on, the community (243:154).

The rise of land prices resulting from speculation in residential land has had many evil effects upon housing and upon the welfare of home dwellers. Speculation on residential land has a tendency to:

1. Raise rent or increase congestion (93:43).
2. Produce blight (19:244).
3. Rob the property user of a part of the value that rightfully belongs to him (77:37; 91:4).
4. Destroy the income-yielding possibilities of the site (77:37).
5. Produce a boom which may result in a consequent depression (180:16-7).
6. Penalize enterprise and reward inertia (243:151).
7. Dissipate wealth and saddle families and businesses with debt (247:4).
8. Encourage wasteful and expensive types of apartment construction (19:29).
9. Compel a more intensive use or a different use of land which may destroy some of the values that have been created (91:4).
10. Encourage speculative building (180:14).
11. Render home owner's investment less stable (180:14).
12. Lead owners to neglect proper maintenance of property (91:3).
13. Encourage hasty and faulty planning for property development (91:3).

The practice of speculation in residential land is a social shortage and the responsibility for it may be placed upon inadequate planning and lack of zoning and other restrictive legislation. In cities which have no zoning laws, residential land tends to be held at a price based upon the possibility of business use (131:159).

The second element in determining the cost of marketing land is the cost of preparing it for use, including such costs as those for subdividing, landscaping, and so on. Speculation in residential land and the accompanying competition for the home buyer's dollar result in costly subdivision practices (180:14), which constitute one of the chief causes of excessive building costs (77:26, 139-43; 93:11). Near many cities, areas have been subdivided into lots decades before there is any possibility of the land being used. Subdivision practices and the part played by cities in land subdivision need study and regulation (177:2).

According to Holden, the shrewd real estate promoter in prosperous times is able to lay out subdivisions so that he is sure to make money even if the original owner and the buyer both lose (93:18). Promoters do not always make money, however, because the subdivision of city lots often involves large risks and danger of unusual loss (180:14). When such loss occurs, the real estate market tends to become unstable, which affects the safety of the home owner's investment. All of these difficulties and expenses of preparing the land for residential use increase the costs of housing.

When the property is ready for residential use, more expense is incurred in finding a buyer. Advertising is one of the costs entering into sale of a house and eventually has to be paid for by the home buyer (59A:149). Unscrupulous dealers often misrepresent property and through intensive advertising campaigns and high pressure salesmanship unload upon home seekers property which is not worth the price paid. Such procedure raises ultimate housing costs and does much to render the real estate market unstable and to create depreciation of property values.

When residence property changes ownership, certain other expenses are incurred in connection with clearing and recording the title, such as in procedures of clearing titles on tax delinquent plots, registering deeds, transferring mortgages, and the like (14B:58; 187:127). As to shortages, often deed and mortgage forms are too technical in wording, and hence difficult to understand. Short, simple deed and mortgage forms are more easily understood and cost less to record (187:127).

GENERALIZATIONS :

284. High costs of land render good housing impossible for a large pro-
(S) portion of the population.
285. High costs of land increase congestion, and tend to produce slums.
(S)
286. Slum clearance and rehousing of the slum population are rendered
(S) particularly difficult because many city slums are situated on high
priced land.
287. The building industry is at a disadvantage as compared to other
(S) manufacturing industries because it has no control over its basic raw
material, land.
288. As land prices increase, taxes increase.
289. Selling price of residential land is determined chiefly by its use value
and the costs of marketing.
290. The use value of residential land is determined by certain natural
factors, such as the nature and products of the soil, relation to the
physical environment, and relation to centers of population; and cer-
tain social factors, such as proximity to business, transportation,
education, recreation, and public improvements, such as roads, sewers,
water supply, parks, and police protection.
291. Costs of marketing residential land are determined by the costs of
preparing the land for market, of finding a buyer, of profit to the
dealer, and of legal fees.
292. High costs of residential land are determined largely by social factors,
rather than by the scarcity of geological and geographical factors.
293. An important factor in the cost of residential land is proximity to
large centers of population with its attendant opportunities for em-
ployment.
294. Actual proximity to places of employment may be replaced to some
(S) extent by transportation facilities; such facilities, however, are not
at present adequate to enable workers to live in decentralized housing
and work in centralized industrial areas.
295. Freight rates and other high costs of transportation have contributed
(S) to the centralization of industry.
296. Speculative profit is an important cause of excessive housing costs,
(S) and, hence, of the poor housing conditions of the lower income classes.
297. Speculation on residential property is based upon the possibility of
high density of population.
298. Motives which underlie speculation in residential property include
(S) the hope for scarcity of houses which may raise rents, hope for
scarcity of property which may create a greater demand for its sale,
hope for gaining cash in financial and management manipulation, and
hope for increase in the desirability of property through neighbor-
hood improvements.
299. Continued increase in population is necessary to realize the specula-
tive values at which city land is held.

300. Costs of speculative profits must be borne by the users of residential property.
301. Speculation in residential land has a tendency to deprive the home (S) dweller of values which are rightfully his; to disturb the balance between supply and demand of property; to create unjustified land inflation and consequent deflation and depression; to raise rent and increase congestion; to produce blighted areas; to destroy the income-yielding possibilities of property; to penalize enterprise and reward inertia; to dissipate wealth and increase debt; to encourage wasteful types of construction; to stimulate uneconomical use of land; to encourage speculative building; to disturb stability of investments; to encourage neglect of property maintenance; and to stimulate hasty and faulty planning for property development.
302. Lack of zoning ordinances encourages land speculation.
(S)
303. Costs of finding a buyer for home property include the cost of advertising, cost of commissions to salesmen, and other selling costs.
304. The price paid for advertising and selling is exceptionally high in (S) connection with the activities of high pressure or unscrupulous dealers and must be borne by the buyer of the property.
305. Legal expenses in the purchase of residential property include the cost of clearing titles on delinquent tax plots, registering the deed, and transferring mortgages.
306. Legal documents are too technical in wording; short, simple deed and (S) mortgage forms are more easily understood and cost less to record.

Economizing in Costs of Housing:

Transportation from Home to Employment

Transportation from home to place of employment definitely contributes to the cost of housing. In urban areas, the nearer the center of the city the dwelling is located, the higher its rent or cost of maintenance. This higher cost is partly compensated for by lower transportation costs to place of employment. The man who prefers the lower rents of suburban areas must pay a considerable portion of his monthly salary for transportation (1:23). According to Adams, in many cities a large proportion of the inhabitants must consider travel to and from their place of work as truly a necessity of life as food, clothing, and shelter. This necessity of travel is one of the factors which increase costs of living in proportion to size of cities. This extra cost of travel is partly balanced in large cities by higher wages than are usually paid in smaller communities. Travel to the suburbs is also compensated for by

savings in costs of shelter, but in too many cases a part of this saving is obtained by living in smaller and less desirable houses than would be necessary if the occupants did not have to spend so much for transportation (1:23).

The city dweller has to make a choice between living near his work in relatively undesirable and expensive housing or spending the money and time required to travel from his work to more desirable housing conditions. The total expenditure may be about the same in both cases, according to Adams, who says that in the long run it is likely that families in the suburbs pay as much for housing and travel combined as they would have to pay for shelter alone nearer the center of the city. Advantages of suburban residence are thus limited to those of more desirable home conditions and surroundings, and even these may be offset by the discomforts of daily travel, usually in congested buses or trains (1:24).

Thus, cost of transportation is a part of the cost of good housing to the city worker. This necessity for travel is one of the shortages in American housing conditions. A suggested remedy is the relocation of industries in suburban districts and the development of garden cities around them (1:23). A tendency in this direction is reported by Adams (1:99), who claims that proper regional planning will do much to prevent further centralization and congestion. In this connection, he says that no longer is there a scarcity of buildable urban land since large areas in excess of shelter needs are connected with places of employment by means of transportation and communication. Because of the abundance of land suitable for building, there is no necessity of injuring residential areas by congestion of buildings. Even in the environs of the New York metropolitan area there is enough land within easy reach of the main center of economic activity to provide housing space for 76 million people at no more than 45 persons to the acre, whereas it does not seem probable that the population of the area will ever exceed 15 to 20 millions (1:99).

GENERALIZATIONS:

307. Costs of transportation to and from places of employment constitute (S) a substantial part of the cost of housing of city dwellers.

308. Many city dwellers must choose between living near their work in

- (S) undesirable housing conditions and living in desirable housing conditions a long distance from their work.
309. Centralization of industry and the resulting congestion of urban (S) population is responsible for the necessity for living a long distance from places of employment.
310. There is a trend in the direction of decentralization of industry which offers some promise of reducing costs of transportation of workers to their work.¹
311. Better city and regional planning would tend to prevent further centralization of industry and congestion of population.

*Economizing in Costs of Housing:
Removing Old Buildings*

Among important costs of housing must be included the cost of removing old and obsolescent buildings from the land. This is a particularly costly procedure in large-scale housing developments to replace slums. The costs of slum clearance and of removing old buildings are listed by many writers as items in which economy may be practiced (14A:73; 14E:11; 14H:75-7; 14K:24-5; 59J:146; 21:8; 74:2-7; 120:1; 243:14, 234, 274, 281).

GENERALIZATION:

312. Part of the cost of housing, particularly in the cities, is the cost of (S) removing old buildings from the land.

*Economizing in Costs of Housing:
Financing Home Building and Ownership*

According to Aronovici, the financing of the purchase or construction of a home is one of the most difficult tasks faced by the prospective home owner (11:87). Usually this is the largest and most momentous investment a family makes (21:346; 186:137). Furthermore, the average purchaser of a home resorts to the use of credit and he usually borrows an amount equal to the major part of the initial cost (21:346). The greater the percentage borrowed, the greater the amount of interest (180:25). The cost of financing a home as a major housing problem is commonly stressed by writers on housing (21:159-60, 258, 346; 23:2; 59H:159-60; 75:141-2; 91:7).

¹ Note that in a previous section in this chapter on shortages among factors which determine selling price of land, page 194, Hoover is cited as saying that the trend is toward "suburbanization" rather than toward "decentralization."

The burden of financing the construction of shelter falls not only upon the home owner, but also upon the renter (21:348). Costs of financing present serious difficulties to slum clearance and low-cost housing developments (14B:55; 14K:24, 27; 179:7, 37, 86-7; 243:265).

The high cost of financing is an obstacle to home ownership for a large proportion of the population (243:188).

Costs of financing the building or purchasing of a dwelling are determined by the rate of interest, fees and discounts, methods of mortgaging and obtaining loans, costs of protecting the lender from insecurity of investment, and ignorance of the buyer with regard to business methods.

The Interest Rate. The importance of the interest rate as a factor in keeping up housing costs receives a great emphasis in housing literature (14A:72; 14B:55; 14H:76; 21:404; 59-I:197; 231:4; 243:64, 185). Interest is the profit made by the lender of money and is only one of a series of many profits which every house represents (243:63). Interest and taxes are items in the carrying charge which must be paid by all those who hold land, and when land changes from agricultural use to residential lots, the carrying charges continue to mount (93:14).

The effect of interest rate upon ultimate costs of housing is not fully appreciated. According to Bemis, a one per cent reduction in interest charges can reduce rent almost as much as a deduction of ten per cent in the direct costs of construction (21:378).

In agreement with Bemis' statement is that by Catherine Bauer, who says that a one per cent variation in interest can raise or lower rentals from 8 to 20 per cent (19:31). Holden, Wright, and Stein place the figure as high as 23 per cent (93:33). Wood states that the New York Commission of Housing and Regional Planning found that where the owner's profit is at the same rate as interest, to reduce the interest rate 50 per cent would permit a rental reduction of 27.3 per cent (243:64).

It is possible for reduction in interest rate to have more effect in reducing rentals, and therefore in determining whether a given family can afford to occupy a given house, than would a reduction in capital cost (243:185). Low-cost housing is possible only when

money is made available at a rate of interest and amortization sufficiently low to meet the difference between building costs and the rental resources of the home dweller (14A:72).

These foregoing citations show the potential importance of interest rate as a factor in housing costs. What has been the actual effect of interest rate upon American housing? Wherein does a shortage lie? Interest rate has been characterized as the greatest factor which affects rent (93:24), as the chief reason for failure of private initiative to provide good low-cost housing (14H:76), as the most important item of cost in housing development (14H:76), and as the most burdensome expense in the securing and use of capital for housing purposes (11:42-3).

A substantial reduction in interest rate is necessary before low-cost housing for the low income groups can be built in the cities (59A:151). Edith Elmer Wood (243:64) quotes the New York Commission of Housing and Regional Planning to the effect that 54.7 cents of the New York apartment house tenant's dollar go to pay interest on the various mortgages and on the owner's equity. According to Catherine Bauer, the rate of interest on money for housing purposes has, in general, during the past one hundred years increased much faster than the general interest rate (19:30-1), until now the needs of housing must be served by a very intricate and expensive system of credit. Interest is finally charged to the total cost of the dwelling and must be paid for by the ultimate owner or user (11:42-3).

One of the greatest obstacles in home financing is the widespread practice of borrowing on a second mortgage (21:259; 187:269; 231:2; 243:185). Because of the greater risks to the lender, the second mortgage rate is much higher than the first mortgage rate (187:269-70). Even though the law limits the rate of interest which may be charged on a second mortgage, the cost of the second mortgage may be extremely high because it may increase the selling price of property (91:2; 243:186), or may involve large discounts in the transaction which the borrower ultimately must pay (93:29).

Factors which contribute to high interest rates for housing finance include the following:

1. Not enough capital available for this purpose (231:4; 243:185).
2. Unprofitable real estate investments (91:5).
3. Not enough money available for junior financing (187:270).
4. Lenders not willing to lend on security of a normal earning capacity, a small savings fund, and stability of residence (11:87; 243:196).
5. Credit based upon speculative, rather than upon real values (14H:77).
6. Over-borrowing by speculative builders on second, third, and fourth mortgages (243:64).
7. A mortgage system founded on the ability of the individual to pay on demand (59H:161).
8. A system of finance which alternately permits credit to flow with reckless freedom into undesirable as well as desirable types of housing and then shuts off all credit for any kind of housing (11:43-4).
9. A complicated and unintegrated home credit machinery (21:404; 59H:159).

Fees and Discounts. Interest is not the only charge which a borrower pays in connection with a mortgage, for often, especially with second mortgages, fees and discounts increase costs more than the borrower realizes (93:29). It has already been pointed out that second mortgages are higher in rate than first mortgages because of greater risks to the lender. The natural higher interest rate required by second mortgages has stimulated lenders to ask as high a rate as possible, until some states have passed usury laws (178:40), limiting interest to from 6 to 8 per cent. These laws are evaded by the "discount system." The speculative builder builds a house and sells it to a home seeker, taking a mortgage as part payment. He then sells the mortgage at a substantial discount in order to get his money out of the deal. Knowing that he cannot sell the mortgage at face value, he adds the discount to the selling price of the house, thus increasing the size of the loan which the home seeker must borrow. The dealer is thus able to sell the mortgage at a higher price (178:41), which, even after the discount is taken, will return to him a profit (243:186).

This discount system is described in detail by *Fortune* (76D: 110-14), which states that the discount may be from 20 to 30 per cent, while the total of fees, discounts, and bonuses may equal nearly 25 per cent of the total cost of the dwelling.

Other costs and fees, exclusive of interest, according to the President's Conference (178:97), may include the following: appraisal, \$3 to \$6, sometimes 0.1 to 1.0 per cent; title examination, \$15 to \$50; state tax, 0.5 to 1.0 per cent; tax search, \$1 to 1 per cent of amount involved; conveyancing, \$5 to 5 per cent of amount of mortgage; recording, \$3 to \$10; attorneys, \$25 to \$500; bond and mortgage, \$7.50 to \$10; brokerage, 1.0 to 5.0 per cent. Not all of these costs are involved in every transaction, but some of the fees raise the cost of housing for nearly every home owner.

One other cost not listed heretofore is the cost of renewal of mortgages (180:24). Maturities within short periods generally involve a necessity for renewal, and total charges for renewal and interest are sometimes high and usurious.

Many purchasers follow the practice of paying down the smallest amount of money possible and carry maximum mortgages (178: 2), which practice increases the difficulty and expense of renewal of mortgages. The tendency of carrying extravagant second mortgages and mortgages which require renewal tends to increase rents, which often results in giving poorer quarters for the same money (91:3; 93:31).

Costs of Foreclosure. Still another cost which must be paid for in the long run by home borrowers (178:12) is the cost of mortgage foreclosure. The system of building or buying a home on credit is not, in itself, an evil; on the other hand, it has been productive of great good, and the purchase of a home on credit, according to Wood, is fully justified under proper safeguards (243:35). The tremendous spread of individual home ownership in the United States has been made possible largely through the mortgage system (231:1).

In order for financiers to lend money on property, however, their investments must be protected by giving them some sort of claim to the property so that if the borrower fails to pay the loan the lender may take over part or all of the property to satisfy his

claim against it. If some system of the sort were not followed, borrowing money for home buying or home construction purposes would be impossible. Thus, it is to the advantage of home owners themselves to maintain a system which will protect lenders.

The process of mortgage foreclosure, however, has become an expensive one in this country, and includes, at different times and places, some or all of the following items of expense (178:96): advertising, \$7.50 to \$150.00; inspection, \$5.00; tax search, \$10.00 to \$40.00; court costs, \$1.50 to \$56.00; referee, \$125.00 to \$200.00; auctioneer, \$5.00 to \$100.00; attorneys, \$25.00 to \$500.00, or 1 per cent to 5 per cent of face of mortgage; trustee, 1 per cent to 5 per cent; sheriff, \$50.00.

The number of items involved in foreclosures and resulting costs varies greatly in different localities, from a foreclosure cost of about \$95.00 in Missouri, to more than \$600.000 in New York (178:96). This variation in itself suggests that foreclosure costs are excessive in some places and might be reduced. Changes in foreclosure methods to make them more speedy and inexpensive would result in lower interest rates and would revive the mortgage investment market (231:4).

Protection of Lender from Insecurity of Investment. The welfare and security of any nation is dependent upon the stability of its financial institutions, and hence upon the security of the investments of these institutions. Consequently, in making loans of all kinds, precautions must be taken to insure safety of the investment. As the Federal Housing Authority states (73:2), financial institutions cannot lend to the average property owner unless relatively high security is offered because they cannot afford to take risks with depositors' money. Thus, many home owners cannot obtain credit when they need it most. During the recent depression, in spite of the tightening of credit, losses on mortgage investments jeopardized the solvency of large numbers of lending institutions (231:1). Such losses must be paid, to some degree by other borrowers, if an institution is to remain solvent.

This problem of guaranteeing the security of loans to home owners is one encountered by the Federal Housing Administration and has included such related problems as insuring loans

(70:6), helping lending institutions maintain their credit standards in making FHA loans (70:8), determining whether a note qualified for insurance (70:7), determining which property owners are good risks (73:3), obtaining safe investments for surplus deposits of banks (70:3), and determining the advisability of lending for improvement in certain areas (70:8).

This uncertainty and risk which accompanies lending for home purposes is the chief cause of high costs of financing in ordinary speculative developments, according to Catherine Bauer (19:230). These risks are due to the following causes:

1. Moratoria laws; while moratoria laws have helped mortgagors already in possession and unable to keep up payment, they have had a disastrous effect upon the willingness of mortgagees to lend more money, and hence have made credit extension in the case of future mortgage advances more expensive, if not impossible (231:2).
2. Delays in foreclosure procedure, which cause mortgage investments to be considered less desirable and hence lead to higher rates of interest (231:3).
3. Financial depression (231:3).
4. Obsolescence and depreciation which threaten the security of investment (91:3).
5. Undue periods of redemption (178:13).
6. Fluctuation in mortgage markets (231:1-4).
7. Loans too large in proportion to value of property (178:3).
8. Personal causes of default (178:3).

Thus, the lending of money for housing purposes involves a great deal of risk on the part of the lender. This constitutes a shortage which keeps up the cost of financing.

Ignorance of the Buyer with Regard to Business Methods. Many home buyers pay more than they need to pay for their homes because of errors due to ignorance of business methods (21:164; 180:20) or because of exploitation of their ignorance by dealers (180:5).

Without a knowledge of the problems of housing, the average citizen is under a handicap in any home buying or home building

transaction (93:1). Special knowledge of home buying procedure is more important than special knowledge in purchasing other things because of the large amount of money involved. A mistake in buying most consumers' goods can be easily rectified, but a mistake in buying a house may condemn a family to a lifetime of unhappiness (180:49; 186:132, 137; 243:36). Likewise, an error in renting a house is serious because of the cost of moving (243:54). Lack of information is one of the chief causes of the most costly losses involved in building and buying a home (180:29).

Because of this lack of knowledge, the home buyer is often at a disadvantage in transactions with house sellers or builders (180:49). Some of the results of this lack of knowledge are: purchase of a home without being financially able (178:17); unwise or costly mortgage arrangements (243:187); uncertain title (178:2); inappropriate division of the family budget (121:3); unsound appraisals of property values (178:5).

GENERALIZATIONS:

313. Financing the purchase or construction of a home is one of the most (S) difficult tasks, and usually the largest investment, faced by the prospective home owner.
314. The financing of home construction is one of the most backward parts (S) of our credit system.
315. The renter as well as the buyer must pay the cost of financing home construction.
316. The high cost of home financing is an obstacle to home ownership. (S)
317. Costs of financing the building or purchase of a dwelling are determined (S) by interest rate, fees and discounts, methods of mortgaging, cost of protection of the investment, and ignorance of the buyer with regard to business methods.
318. Interest is the profit made by the lender of money and is only one of a series of many profits which every house represents.
319. The amount of interest rate has a great effect upon rent; a variation of one per cent in interest may change rent from 8 to 25 per cent, or more.
320. A reduction in interest rates on building loans is necessary to the (S) construction of better housing for low-income families.
321. More than half of the New York apartment house tenant's dollar (S) goes to pay interest on the various mortgages and on the owner's equity.

322. The widespread practice of borrowing on a second mortgage is an (S) obstacle in home financing.
323. Because of the greater risk to the lender, the second mortgage rate is (S) much higher than the first mortgage rate.
324. In spite of legal limitations on interest rate, the cost of a second mortgage may be exceedingly high because it may increase the selling price of property or may involve large fees and discounts in the transaction.
325. Factors which contribute to high interest rates for housing loans (S) include: insufficient capital for building purposes, failure of real estate investments in the past, insufficient capital available for junior financing, lenders hesitant to lend on the security possessed by home borrowers, credit based upon speculative rather than real values, over-borrowing by speculative builders on junior mortgages, a mortgage system based upon ability to pay on demand, a system of finance which is inconsistent in the care it exercises in making loans, complicated and unintegrated home credit machinery.
326. Fees and discounts in connection with mortgages often increase costs (S) more than the borrower realizes.
327. The total of fees, discounts and bonuses which the borrower must (S) pay in connection with home mortgages may be as high as 25 per cent of the total cost of the dwelling.
328. Renewal of a mortgage is expensive and increases the cost of shelter. (S)
329. The process of mortgage foreclosure has become an expensive one (S) and tends to result in high interest rates.
330. Uncertainty and risk which accompany lending for home purposes (S) are the chief causes of high costs of financing in ordinary speculative housing developments.
331. Risks in housing finance are due to moratoria laws, delays in foreclosure procedure, financial depressions, obsolescence and depreciation, undue periods of redemption, fluctuations in mortgage markets, lending too large a percentage of the value of the property, and personal causes of default.
332. Many home buyers pay more than they need to pay for their homes (S) because of errors due to ignorance of business methods or because of exploitation of their ignorance by dealers.
333. Lack of information is one of the chief causes of losses involved in (S) building and buying a home.
334. Ignorance of business methods in purchasing a home leads to such (S) results as purchase of a home without being financially able, unwise or costly mortgage arrangements, weak ownership or uncertain title, inappropriate division of the family budget, and unsound appraisals of property values.

*Economizing in Costs of Housing:
Installation of Utilities Services*

The cost of utilities is an important part of the cost of a house and usually ranges from 10 to 20 per cent of the total cost of all development of the smaller and less expensive type of homes (177:125).

In past years, the costs of utilities added little to the cost of the house. There was no public water supply, no electric wiring, no sewer, no telephone, no paving. Each house was a separate unit, complete in itself. Coming of public utilities added new financial burdens to the house owner. Usually the ratio of the cost of utilities decreases as the cost of the entire home increases (19:29).

Two factors may contribute to make costs of utilities burdensome to the home owner: lack of adequate information at the time of purchase, and extension of public utilities to areas which cannot support them.

A home buyer may not be aware at the time of purchase that later increases in utilities assessments will be necessary and by failure to take this into account he may fail to prepare himself for the additional financial burden (177:142). The President's Conference warns that when a home buyer purchases property subject to assessments he is assuming responsibility for an additional lien against the property. The property is then practically subject to another mortgage because the lien for the assessments has priority over the liens of the first and second mortgages (180:25). The home buyer is advised to make every effort to induce the seller to pay for the cost of the improvements and include this cost in the price of the property if the assessments for municipal improvements have not been paid (180:25).

Many cities, influenced by real estate interests, have extended public utilities services to new, unimproved subdivisions or to sparsely settled or financially incapable sections of the city. As a result, assessments to cover costs of improvements are often burdensome and entirely out of proportion with the resources and values of the property as these are affected by the improvements. Sometimes it becomes a question of whether it is possible for

certain areas to pay for such improvements or whether they should do without them (11:92; 178:14). In many cases, streets are built to a width in excess of the traffic requirements of the community. Such developments are an economic burden on the taxpayer and contribute to high costs of housing (11:52).

In some cases, the burden of public utilities costs may be borne by the entire city rather than the district in which utilities are located. When utilities are extended into sparsely settled subdivisions not yet ready for development, the burden of support falls upon the rest of the city. Often such extension takes place while tracts in the center of the city become blighted or remain undeveloped. This constitutes a double drain on the resources of the city (14A:70).

GENERALIZATIONS:

335. The cost of utilities may range from 10 to 20 per cent of the total cost (S) of the smaller types of homes.
336. Costs of utilities now constitute a significant part of housing costs, whereas formerly they added little to the cost of the house.
337. Usually the ratio of the cost of utilities decreases as the cost of the entire home increases.
338. Factors which tend to make costs of utilities burdensome upon the (S) home owner include ignorance of the home owner and extension of public utilities to areas which cannot support them.
339. Property subject to assessment for utilities is virtually subject to another mortgage because the lien for the assessments is superior to the mortgage lien.
340. Assessments for utilities are often excessive because the subdivisions (S) to which the utilities have been extended are not sufficiently developed to bear the expense.
341. Utilities are sometimes extended to undeveloped subdivisions while (S) tracts in the center of the city remain undeveloped or become blighted. This constitutes a double drain upon the resources of the city.

Economizing in Costs of Housing: Taxes

It is generally recognized that the tax systems of most states are antiquated and place too great a burden upon home real estate. The importance of taxation to housing is implied by a statement of Battenheim that the solution of the housing problem depends upon a solution of the land problem which, in turn, depends upon a solution of the taxation problem. No tax system can fail to help

or injure the housing standards and the general welfare of a community (59D:198).

Present taxation practice in the United States is tending toward converting private ownership of land into public ownership because of inability of large numbers of property owners to pay their taxes (1:42). According to Aronovici (11:91), taxation is the largest cost factor in maintenance of a home. The President's Conference (178:vii) states that the manner of raising government revenues greatly affects the chances of success or failure when a family acquires a house on borrowed money.

While excessive taxation contributes to poor housing (178:109) and to high costs of home ownership (187:126), taxation has opposite effects upon land and upon buildings. A higher tax rate on land values operates to lower the cost of acquiring land, while a higher tax rate on buildings tends to increase the cost of building operations (179:27).

Tax Conditions in the United States. If taxes constitute such an important factor in housing, what are the conditions in the United States with regard to taxes on home property?

The high tax rate on real property is one of the most frequently listed causes of high housing costs. In general, our system of taxation is believed to have been detrimental to good housing because residential real estate bears a disproportionate share of the costs of government (11:81; 14A:69; 14H:76; 21:161; 59A:148; 178:104; 179:168; 187:193, 195-6, 274-5).

According to the President's Conference (178:103), in 1928 the general property tax yielded 64 per cent of the total public revenue. From three-fourths to four-fifths of the income of the average American city comes from real estate taxes, according to the editors of *Fortune* (77:98).

The President's Conference (178:111) describes governmental finance as characterized by excessive public spending, excessive reliance by local governments on the property tax, and by excessive concentration of the property tax upon real estate. Aronovici sums up (11:25) the residential tax situation as being ". . . neither equitable, promotive of progress, nor restrictive of monopoly."

Causes of High Residential Property Taxes. According to

writers on housing and taxation problems, the causes of high taxes on residential property include the following :

1. Systems of double taxation which require a property owner to pay, in addition to his property tax, a special mortgage tax or a tax upon the income of the property (11:25; 178:147).
2. Obsolete tax system (59H:160, 166; 179:168).
3. Overlapping tax districts (187:195).
4. Erroneous belief that urban land always increases in value (1:36).
5. Poor administration of tax laws (178:113; 187:131).
6. Increased government expenditures, particularly for municipal improvements (180:10; 237:97).
7. Unfair basis of assessing property (29:246; 178:106, 114; 180:213; 187:126, 195-6).
8. Inadequate machinery and personnel of assessment (178:118).
9. Taxation based upon selling value rather than use value or income (1:35; 59H:166; 179:168; 236:92).
10. Same tax rate for both land and improvements (11:21; 178:127).
11. Inflation of land values through speculation (1:36).
12. Excessive subdivision of new land which demands costly public services (1:41).
13. Unequal distribution of tax burdens which overburden residential property while other forms of wealth, such as intangible property, do not carry their share (14A:69; 59D:199, 205; 59H:166; 178:103, 119-124; 237:97).
14. Indiscriminate tax exemptions (11:25-6; 187:103; 243:285).
15. Deflation and resulting shrinkage in real estate values (77:98; 237:97).
16. Blighted or obsolescent areas which must be supported by other sections of the city (14A:70; 180:13).
17. Tax delinquencies which cause the burden to fall upon other taxpayers (178:110).

Effects of High Residential Property Taxes. Some of the effects

of a high residential tax rate are suggested by writers on housing as follows :

1. Discourages new building, or remodeling (11:25-8; 14A:70; 59D:199).
2. Restricts home ownership (178:106; 187:274).
3. Limits families who can afford new houses to top economic third (243:285).
4. Produces congestion of population (179:168).
5. Raises rent (11:25-6).
6. Injures public interest in community life through too intensive use of land (179:168).
7. Increases foreclosures of mortgages because of inability of owners to pay both taxes and interest (178:viii, 17).
8. Forces destruction of open spaces in a city (180:213).
9. Penalizes home owners and tenants for their thrift and energy (59D:199).
10. Results in confiscation of private property and hence destroys foundations of municipal income (1:42).

GENERALIZATIONS :

342. Tax systems throughout the United States place too great a burden (S) upon residential real estate.
343. Housing reform depends largely upon revision of tax systems.
344. Present taxation practice in the United States is tending toward con-(S) verting private ownership of land into public ownership.
345. A higher tax rate on land values operates to lower the cost of acquiring land, while a higher tax on buildings tends to increase the cost of building operations.
346. Causes of high residential property taxes include: systems of double (S) taxation, obsolete tax systems, overlapping tax districts, erroneous belief in unlimited increase in urban land values, poor tax law administration, increased governmental expenditures, unfair assessment practices, inadequate assessment machinery and personnel, taxation of sale value rather than use or income value, failure to tax land and improvements differently, inflation of land values through speculation, excessive subdivision of new land, unequal distribution of tax burdens upon forms of wealth, indiscriminate tax exemptions, deflation of property values, inability of certain areas to pay for their own maintenance, and tax delinquencies.
347. Effects of high residential property taxes include: discouragement of (S) new construction, restriction of home ownership, limitation of resi-

dence in new houses to top economic third, congestion of population, increased rent, decreased public interest in community life, increased mortgage foreclosures, destruction of open spaces in cities, penalization of home owners and tenants for thrift and energy, confiscation of private property, and destruction of foundations of municipal income.

Economizing in Costs of Housing: Maintenance

In addition to costs of taxation, other current expenses of using and maintaining a dwelling include mainly: costs of repair and remodeling, costs of current utilities services, costs of maintenance labor, and insurance.

Costs of Repair and Remodeling. One of the necessary costs of home use and maintenance is that of repair and remodeling. A home owner cannot afford to refuse to pay the costs of repair because to do so will mean depreciation of value, which in the long run will cost him more than the repair. In order for a home owner to keep his investment intact, he must give careful attention to repairing and modernizing his house to keep it up-to-date and in good condition. Value of the property may be safeguarded, and sometimes increased, by proper painting and repair, and occasionally changing the layout of some of the internal portions (180:29).

Making minor repairs and improvements on a house is the proverbial stitch in time which may save larger repair bills later on (68:7). In this regard, the President's Conference states that within certain natural limitations, the life of a building can be prolonged indefinitely if its perishable parts are periodically reconditioned. Such reconditioning protects the investment and the loan value, and when neglected, deterioration becomes increasingly rapid. The safety, health, and comfort of a family depend upon periodic reconditioning (184:234-5).

Beneficial effects of keeping homes in repair include: added selling value of property (73:4; 184:235); preservation of assets of the nation, accumulated savings of the people, and the public investment (69:4; 73:2); preservation of financial worth of property (73:1; 184:238-9); preservation of decent living conditions (68:1; 184:238); improvement of community as well as

individual property (73:4; 184:239); reclamation of blighted areas (184:239); prevention of slum development (78:2); promotion of safety (184:246-50).

The detrimental effects of neglecting home repairs are the negatives of the foregoing benefits.

Two kinds of shortages in maintenance may be listed as affecting the costs of housing—shortages in the degree to which homes have been kept in repair, and in the costs of repair and remodeling.

The first shortage is adequately described in Chapter IV, where it is shown that because of loss of income during the depression the homes of a large proportion of the nation's families have been allowed to lapse into a sad state of disrepair. This general condition is summarized by the Federal Housing Administration (68:1) in a statement that there are (1934) more than 16,000,000 buildings in the United States which need repairs, replacements, and modernization. This fact is significant to a consideration of costs of good housing because the repair and modernization of this property is essential to good housing and partly determines the cost of it.

There is no way to lessen this need for repair except by repairing. Repairing, remodeling, and rebuilding must be done. If the home occupant is unable to do it under present conditions, the remedy lies in some new plan of financing or government aid, the discussion of which does not belong here.

Granting the need for extensive repair and remodeling, a shortage in housing costs is found in the high costs of these processes. Repairing and remodeling are costly for the same reason that the entire construction process is costly, as discussed earlier in this chapter.

Costs of Current Utilities Services. The cost of installation of utilities was discussed earlier in this chapter as one factor which enters into the cost of housing. After the house is in use, the cost of using utilities services continues to be a factor in housing costs. The installation of each type of utility necessarily involves many different costs. The first cost, however, is not the sole criterion because the home owner is more affected by current annual expenses of the utility facilities (177:125).

Costs of utilities services include the costs of gas fuel, electrical fuel and power, other kinds of fuel, water supply, sewerage system, and telephone (3:148; 19:29; 96B:7-8; 99:2; 164:40; 177:24-40, 145).

Utilities services are sometimes so high as to forbid their use, especially in rural districts, few of which can be provided with such facilities as public sewer and water systems. Each farmer must provide these for himself at a greater cost per unit than the city dweller pays.¹ Conduction of electricity from a central plant to a farm home costs more than to a city home, and many rural families cannot stand the expense (3:148-9).

According to Wood (243:54-5), from 6 to 8 per cent of family income is spent for fuel and light. The cost of utilities adds a great deal to the cost of a dwelling (19:29). Where income varies, as in the case of rural families, many utilities services must be dispensed with. On most farms, annual incomes vary so much that at times the house must be operated on such a small amount of cash that expenses for electricity and fuel must be greatly curtailed (238:13).

To what extent is there a possibility of reducing costs of utilities services? If such a possibility exists, it lies in the elimination of the factors which cause these high costs. Some of these factors are:

1. Waste of fuel (more than 80% of natural gas is wasted) (267:194, 199, 201).
2. Heating and lighting a larger part of the house than necessary (238:13).
3. Faulty construction or installation which permits waste of heat, electricity, water, etc. (267:200-222).
4. Building congestion which shuts out natural light and air, thereby requiring costly artificial lighting and ventilation (99:2).
5. Covering the soil with sheets of asphalt and concrete (city pavements) that shed the rain, thereby requiring costly aqueducts to bring water from great distances for the pur-

¹ A recently-organized federal agency, the REA (Rural Electrification Administration), promises to help this situation. The REA makes loans to public agencies, private utilities and farm cooperatives for the construction of electric distribution lines in rural areas not now served.

pose, among others, of cooling and cleaning the asphalt and concrete (99:2).

6. Color of walls such that illumination is more difficult and more costly (267:204).
7. Indiscriminate extension of utilities into outlying districts without proper advance studies of their relation to the development as a whole (187:264).
8. Watered stock of public utilities companies (17:550).
9. Excessive profits of public utilities companies (17:550; 52:128-9).

Costs of Maintenance Labor. Another part of the cost of maintenance, especially in apartment houses, is the cost of maintenance services comprising wages to the manager, the engineer or superintendent, the janitor, the elevator boy, and other workmen (180:37-8). Since these services are necessary in apartment buildings, and since building employees are underpaid rather than overpaid, it is not likely that any reduction of rent can come either through eliminating the number of employees or by cutting their wages, for, as Aronovici says (11:41), increased efficiency is the only justifiable reduction in the cost of labor.

Costs of Insurance. Financial security of the home owner is determined not only by the care with which he conducts the original transaction of purchase but also by his continuing effort to protect his investment (180:26). Among the important methods by which he seeks to protect his investment is insurance (180:6). According to the National Housing Association,¹ insurance payments, on both residences and apartments, equal 0.2 per cent on the investment.

Four kinds of insurance are needed for the home dwelling: fire insurance; wind, storm, and earthquake insurance; workmen's compensation insurance if the home owner employs workmen such as gardeners and servants; liability insurance to protect the owner against damage suits by reason of injuries to the public (180:28). In general, the small, one-family house requires only the first two kinds of insurance.

¹ *Proceedings of Annual Conference*, New York, December, 1920, p. 173.

A home owner cannot consider it economy to avoid taking out insurance but should carry insurance equal in amount to the reproduction value of the building (180:28). Shortages in building insurance lie mainly in two areas, as follows:

1. Failure to carry adequate insurance; according to the President's Conference, while fire insurance is commonly purchased, many serious hazards are overlooked, such as tornadoes, destruction by airplane, and runaway vehicles (180:9);
2. High insurance rates; insurance rates are higher than necessary because of two chief factors—failure of many home owners to carry adequate insurance and avoidable losses by fire, wind, and other hazards (180:9).

Since insurance is a device for distributing the burden of individual losses over large groups of contributors to the insurance fund (183:168), the larger the number of homes which are insured, the lower will be the insurance rates.

Insurance rates are determined partly by the amount of money which has to be paid out for losses of policy holders. If losses by fire, tornado, hail, and other building hazards could be materially lessened, insurance rates would be lower. According to the President's Conference, losses from these hazards can be lessened or controlled in part by individual effort and in part by group action. Losses from fire and lightning can be decreased by fire-protective construction, wise selection, installation, and use of heating and lighting equipment, and by practicing "safety-first" measures in the home. Other measures suggested include fire-extinguishers and fire-fighting equipment in the home, lightning rods, better construction to withstand wind and hail, and more efficient community fire-fighting facilities (183:168).

Insofar as these conditions are capable of being improved, a shortage exists; the removal of this shortage will tend to lower costs of insurance.

GENERALIZATIONS:

348. Expenses of maintenance include costs of repair and remodeling, of current utilities services, of maintenance labor, and of insurance.
349. It is sound economy to spend money for repairs on a dwelling because failure to keep the house in repair is even more costly.

350. Beneficial effects of keeping a house in repair may include added selling value, preservation of individual and national assets, maintenance of decent living conditions, community improvement, reclamation of blighted areas, prevention of slum development, and promotion of safety.
351. Because of loss of income during the depression, the homes of large (S) numbers of families have been allowed to lapse into disrepair.
352. As house construction is a costly process, so are repairing and re-(S) modeling costly processes.
353. Costs of utilities include not only costs of installation but also costs of current services.
354. Costs of current utilities services may include part or all of the following items: gas fuel, electric fuel and power, other kinds of fuel, water supply, sewage disposal, and telephone service.
355. In many rural and sparsely settled districts, costs of public utilities (S) services are so high as to prevent their use.
356. Factors which tend to increase costs of utilities services include waste (S) of fuel, heating or lighting unused portions of a house, faulty construction or installation, building congestion which shuts out natural light and air, city building practices which require extra water supply, color of walls which renders natural illumination inadequate, indiscriminate extension of utilities to undeveloped areas, watered stock of public utilities companies, and excessive profits of utilities companies.
357. Costs of maintenance labor increase housing costs, particularly in apartment houses. It is likely that reductions in costs can come in this area only by increased efficiency on part of building employees.
358. Continuing effort to protect his investment is essential to the financial security of the home owner.
359. Kinds of insurance needed by the home owner include insurance against fire, wind, storm, earthquake, workmen's compensation, and personal liability.
360. It is not economy to avoid taking out insurance; the home owner should carry insurance equal in amount to the reproduction value of the building.
361. Shortages in building insurance practices lie in failure of many home (S) owners to carry adequate insurance and in high insurance rates.
362. Insurance rates may be lowered by an increase in number of home (S) owners carrying insurance and in reduction of building hazards.

*Economizing in Costs of Housing:
Profits in Rental Property*

One cost which affects the renter but does not affect the individual who lives in his own house is the cost of profit to the owner.

Since more than half of the families in the United States live in rented homes (218:6), the profit to the owner affects the housing costs of a large proportion of American families.

Profit to the owner is that amount which he receives in addition to cost of the land and dwelling and cost of maintenance, services, and taxes. Several other profits are paid in acquiring ownership, which profits, plus costs and profit of the owner, are passed on to the renter.

This demand for profit has led many owners of slum property to encourage congestion, thereby making it possible for them to receive a large profit on a building from a small rental per family (19:244).

One of the most favorably received plans for the provision of low-cost housing is the "limited dividend" company (243:206-36), which has as one of its aims the reduction of the owner's profit to 6 per cent. Another plan is limited-rent housing, which as yet is not widely practiced in the United States (243:206).

Few, if any, students of housing condemn *per se* the practice of obtaining profit from the rental of residence property. Privately owned rental property has functioned fairly well to provide good housing for a large section of the upper one-third income group in the United States and it has provided livable, if not optimum, conditions for many of the middle-income third (14K:24). These groups have been able to rent fairly decent housing because of the fact that they are potential home owners. If landlords refuse to rent them satisfactory houses, they are able to build or purchase homes. The lower-income third, however, does not have decent housing for the reason that housing for this group has been left to private business interests to provide at a profit. Landlords have made profits in providing housing for these groups but only by supplying them with substandard housing. It is not possible to provide decent housing for these lower-income groups at a profit because they cannot pay for decent housing a price that will yield a profit (14K:25).

Milton Lowenthal (15:22) has already been cited as stating that few families with incomes less than \$1,700 can pay a cost-plus-profit price for good housing. The group with incomes below

\$1,000 annually, which comprised 21.5 per cent of the population in 1929 (31:54), and which, according to Lowenthal (15:22), comprised 52 per cent of nonfarm families in 1934, cannot pay even the *cost* of good housing. Indeed, Lowenthal believes that if these latter families are to maintain a decent standard of living, they cannot afford to pay any of their \$1,000 annual income for housing. In other words, their housing will have to be completely subsidized.

The distribution of income in the United States and its relation to housing was shown in Chapter IV, and the conclusion stated that most of the lower-income one-third of the families of the United States cannot afford to pay a cost-plus-profit price for decent housing.

The shortage is due to the fact that the lower-income groups must pay profit in addition to cost. Decent housing for them can be provided only by eliminating the profit and it is likely that such housing will not even pay for itself but will have to be subsidized. Decent housing for these groups must therefore be public housing in the opinion of many prominent students of housing.

GENERALIZATIONS:

363. Since more than half of the families in the United States live in rented homes, the profit to landlords affects the housing costs of a large proportion of American families.
364. Some landlords obtain profits from slum property by encouraging (S) congestion, which enables them to receive a profit on slum buildings from a small rental per family.
365. Limited-dividend housing and limited-rent housing are devices for providing good housing at lower costs.
366. Privately owned rental property has functioned fairly well to provide (S) good housing for the upper income one-third, but it has not, according to many housing authorities, provided for the lower income one-third.
367. With present distribution of incomes in the United States, decent (S) housing for the lowest income groups can be provided only by eliminating profit, and in many cases, only by an additional subsidy.

Economizing in Costs of Housing:

Depreciation of Property Values

The effect of speculative profits on the cost of housing has already been pointed out. As prices rise, home buyers must pay

higher prices for houses and those who already own their own homes must pay taxes on higher valuations. Some home owners, of course, benefit by selling their property at a higher price than they paid for it. This benefit, however, comes to the individual in his role as speculator rather than as home owner.

Similarly, the depreciation of property values may mean profit or loss to home owners under different conditions. *Depreciation* is here used to mean the declining of property values. Depreciation of values of home property may be brought about by one or all of three general causes: physical deterioration, obsolescence, and deflation.

Buildings wear out the same as other goods. This process of wearing out is deterioration (184:34-6). A building may be kept in good repair, yet because of environmental or social conditions it becomes less desirable as a place of residence and its value thus depreciates (91:3). The building is then said to be obsolescent. Depreciation of value may also be brought about by a financial depression in which deflation of all goods occurs or by the deflation of value which is caused by the removal of sources of community income such as the exhaustion of mines, the closing of factories, or the removal of shops or transportation centers (178:17).

Depreciation is an ever-present factor in housing costs. While its progress may be greatly retarded by remodeling and repairs (69:4; 184:225-6, 234-5), the general trend of the building itself is usually downward (180:15) and in the long run the owner pays for this depreciation the same as he pays for the cost of depreciation on his automobile.

Depreciation of property values caused by deterioration or obsolescence results in added expenditures to maintain a given housing standard. Depreciation through general deflation may benefit an owner who does not owe money on his property by a decrease in taxes through a lower valuation, although lower valuations are often compensated for by increased levies. If, however, an owner desires to sell his property during the period of deflation, he usually suffers a loss on the transaction.

The home buyer who owes a large balance on his mortgage is placed in a precarious position when any kind of marked deprecia-

tion occurs. If his mortgage falls due and he is not able to pay the balance of the principal because of the drop in property values, he finds it very difficult to negotiate for a renewal of his mortgage (180:9). In the case of the home owner who has made only a small down payment, the drop in values may entirely eliminate his small equity (178:2). The financial pressure resulting from property depreciation results often in foreclosure and consequent large losses to home buyers.

An individual who is seeking a home may profit by deflation by being able to purchase his home at a lower price. However, according to the President's Conference, from the viewpoint of general social welfare the home buyer's advantage in buying in a period of depression at an extremely low price does not offset the disadvantages suffered by the person who pays an inflated price in a period of prosperity (180:4).

Depreciation of property values in a particular section of a city often creates the blighted area, which, because of its declining tax-paying ability, throws the burden of its support upon the city as a whole, thereby increasing taxes in other sections and, to that extent, raising the cost of housing generally.

Causes of Depreciation. No attempt is made here to list the causes of deflation. Factors underlying deterioration include:

1. Natural wear and tear and action of physical forces on the building (91:2; 184:224, 230).
2. Inadequate or inefficient construction or use of inferior materials (184:234-5).
3. Failure to keep the building in repair (69:4; 91:3; 184:230).

Obsolescence is caused by the following factors:

1. Uneconomic use of land, or use which does not produce an economic return, such as farming of poor soil, land overcrowding or wrong type of development in urban areas (177:18-19; 179:41-4).
2. Unalterable construction of buildings which renders them incapable of remodeling to fit present needs (177:19; 179:41-4).

3. Construction of undesirable or inappropriate buildings in the neighborhood (179:42).
4. Encroachment of business in a residential neighborhood (21:128; 120:9; 179:2; 180:27).
5. Invasion of incompatible uses such as social or racial groups antipathetic to earlier inhabitants, careless tenants, use of dwelling as boarding house, doubling up, growth of immoral amusements, and the like (11:62, 83; 177:19; 179:41-4).
6. Loss of social standing of the neighborhood (168:5).
7. Undesirable environmental conditions such as noise, dirt, and smoke (178:17; 179:2).
8. Development of conditions outside the district that adversely affect it such as production of smoke or smell in the direction of prevailing winds (11:62, 83; 177:19; 179:41-4).
9. Development of heavy traffic in residential streets (19:34-5).
10. Natural handicaps such as swampy soil, steep hillsides, which later-developed districts do not have (11:62, 83; 177:19; 179:41-2).
11. Competition with other districts, usually suburban (179:10, 41-2; 188:461-7).
12. Undesirable plan and arrangement of streets and lots (179:2).
13. Sporadic business or industry (179:41-2).
14. Rising costs of maintenance that are incompatible with the earning ability of the area (179:41-2).
15. Rising standard of living which demands greater spaciousness, more light, air, and sun, more modern dwellings, and improved design (179:41-4).
16. Fashion, advertising, a deliberately created attitude of mind (179:41-4).
17. Dwelling out of keeping with neighborhood standard (178:17).
18. New means of transportation, such as the automobile and rapid transit systems, which build up suburban areas at the expense of the older districts (179:2-3).
19. Failure to modernize the dwelling (184:230).

20. Public neglect; neglect of an area by city officials because of political maneuvering (178:10; 179:3).

Shortages Related to Depreciation. For evidence of the existence of preventable depreciation of property values, one need only read further in the reference list cited with the foregoing causes of depreciation. The toll of deterioration is described by Marquette, who states that the serious deterioration of many residential properties during the depression has rendered them unfit for habitation (119:1-5).

The Federal Housing Administration has already been cited to the effect that in 1934 more than 16,000,000 buildings in the United States were in need of repairs, replacements, and modernization (68:1). The President's Conference (177:18) states that in practically every city of 50,000 population or more there are districts of one-time high grade residences which were first given over to a type of lower grade use, such as for boarding or lodging houses, then later to mixed residence and business use, until finally, some are entirely abandoned.

Modernization could substantially improve a great many American homes, and failure to modernize and make minor repairs has resulted in much more loss than is necessary (184:230). Blighted areas and slums in many cities have been produced by public neglect and have become economic liabilities (187:10). According to the President's Conference (180:211), prevailing conditions of blight in our modern cities are evidence that unregulated development brings chaos. In leading cities of the United States, almost universally, blighted areas lie adjacent to skyscraper districts (180:211).

Blighted areas occur in cities of all sizes in all parts of the nation and seem to be inherent in the traditional American methods of city building (164:3). This social evil, the persistence and extension of deteriorated areas in cities, is one of the most difficult conditions to remedy and one which has probably always been present to some degree in the central parts of cities throughout the world. Every city seems to have blighted areas in a more or less aggravated form (1:30).

A blighted area is an obsolescent district which has cost a great deal in loss of good housing standards, in loss of property investment, in loss of moving to better communities, and in increased tax load upon the city as a whole. The presence of blighted areas indicates property depreciation. According to students of this problem, there are ways of preventing the development of blighted areas.

GENERALIZATIONS :

368. Depreciation of property values may be caused by physical deterioration, obsolescence, and deflation.
369. Depreciation is an ever-present factor in housing costs and is ultimately paid for by the home owner or renter.
370. Depreciation caused by physical deterioration or obsolescence results (S) in added expenditures to maintain a given housing standard.
371. Depreciation through general business inflation may benefit an owner who owes no money on his property through lowered valuations and hence lower taxes; he will lose, however, if he sells his property during a period of deflation.
372. Deflation particularly injures the home owner who owes a large balance on his mortgage because the financial pressure resulting from property depreciation may force foreclosure of the mortgage and a consequent economic loss.
373. Home property may be purchased at low prices during a period of deflation. From the viewpoint of society as a whole, however, the advantages to buyers in times of deflation do not offset the disadvantages to buyers in times of inflation.
374. Causes of deterioration include natural wear and action of physical (S) forces, poor construction, use of inferior materials, and failure to keep the building in repair.
375. Causes of obsolescence include uneconomic use of land, unalterable (S) construction of buildings, construction of buildings inappropriate to the neighborhood, encroachment of business, invasion of incompatible uses, loss of social standing of the neighborhood, undesirable environmental conditions, development of heavy traffic, natural handicaps, competition with other districts, poor street plans, sporadic business or industry, rising costs of maintenance, rising standards of living, fashion and attitudes of mind, new means of transportation which create new competing residential areas, failure to modernize dwellings, and official neglect.
376. Depreciation has taken a great toll in property values, particularly (S) during the depression.
377. More than 16,000,000 buildings in the United States were in need of (S) repairs, replacements, and modernization in 1934.
378. Nearly all cities in the United States with 50,000 or more population (S) have areas which have become blighted through obsolescence.

379. Unregulated development is a cause of depreciation of property values (S) and the development of blighted areas.

*Economizing in Costs of Housing:
Other Factors Which Influence Housing Costs*

Certain other factors concerned with supply and demand have an effect upon the costs of housing. These factors include:

1. Centralization of commerce and industry which leads to centralization of population and high housing costs due to centralized demand (19:11; 179:174-6).
2. Scarcity of land near places of employment (243:149-50).
3. Uneven distribution of population (19:11-12).
4. Local industrial booms which bring large numbers of workers to a community (11:22).
5. Changing rate of population growth (11:21; 59J:138).
6. Insufficient supply of houses (204:127).

While American industry is notoriously centralized, thus accounting for our urbanized population, of late years there has been a tendency toward decentralization (1:22-3), as has already been stated in this chapter. Aronovici states that the whole trend of population is away from congested centers (14A:72). This movement is toward suburban areas of large cities rather than toward small isolated cities, according to Hoover (4F:138-41). Decentralization is not always beneficial. To be successful, decentralization of population and industry must take place together as a result of advance planning (1:22-3). Another kind of decentralization of population now taking place, which was discussed in connection with the subject of depreciation, is that movement of residents toward the periphery of large cities, which tends to populate the outer fringes of cities, while depopulating the centers.

Recent tendencies in the direction of metropolitan decentralization are described by Adams as changing in the direction of decentralization toward smaller cities and towns; public policies are being directed toward stimulating the technological and other forces which influence this movement (1:99). As pointed out in the foregoing paragraph, Edgar M. Hoover, Jr. states that this

movement toward smaller cities was only a depression phenomenon and no longer exists as a general trend.

Regarding land, Adams states that there is no longer any scarcity of land for residence purposes in the environs of cities, not even in the New York City region. Congestion of industrial plants and of housing is therefore unnecessary.

The prevalence of housing congestion in America was discussed in Chapter IV, in connection with a description of present housing conditions.

The birth rate in America is tending toward stability (59J:138) and will likely reach a maximum and begin to decline within the next fifty years, according to Aronovici. This trend indicates the probability of a negatively accelerating demand for shelter with resulting lower prices. Estimates disagree as to when this maximum will be reached and what it will be. The President's Research Committee on Social Trends (188:57) suggests that a maximum population of 146,000,000 will be reached in 1970. While this trend indicates the probability of a negatively accelerating demand for shelter, with resulting lower prices, this decrease in demand will not likely be proportional to the decline in population growth. Warren S. Thompson (4P:134) gives figures upon which he estimates that the demand for shelter based upon the estimated age composition of the 1955 population will exceed the 1930 demand by nearly 35 per cent, while the total population increase will be only about 19 per cent. This differential in the two rates of increase will likely be influenced by: (1) smaller number of children per family, (2) increasing independence of old people due to social security and old-age pensions, (3) less doubling up due to better incomes and increased standards of living (4P:134-5).

That there is a shortage of good houses in the United States has already been shown. Edith Elmer Wood has been quoted to the effect that the lower-income third of the population, about 10,000,000 families, occupy obsolete, inadequate, and neglected shelter (14K:25). Shortage of housing raises housing costs.

GENERALIZATIONS:

380. Other factors which influence supply and demand and hence also housing costs include centralization of commerce and industry, scarcity

of land, distribution of population, industrial booms, changing rate of population growth, and the supply of houses.

381. While American industry is highly centralized, there is a trend toward decentralization or urbanization which has the possibility of resulting in lower housing costs.
382. To be socially beneficial, decentralization of population and of industry (S) must take place together as a result of planning.
383. There is little scarcity of land for residential purposes, even in the environs of large cities.
384. There is in the United States a trend toward a slower rate of population growth which may lessen the demand for shelter, and hence also produce lower prices of housing. Demand for shelter, however, will likely not decrease as rapidly as will rate of population growth.
385. There is a shortage of good houses in the United States and this (S) shortage is a factor in keeping up housing costs.

CHAPTER IX

SHORTAGES AMONG FACTORS RELATED TO CONSUMPTION OF HOUSING

IF A situation were brought about in which every family were placed in a good house in a good neighborhood and guaranteed adequate maintenance of the house, even then good housing would not be assured. When good homes are available for every family, certain human resources are needed to insure efficient use of these homes. Good housing is determined by the way good houses are used.

GENERALIZATION :

386. Good housing does not exist, even in good houses, unless certain human resources are present which insure proper use of the housing.

HUMAN RESOURCES ESSENTIAL TO EFFICIENT CONSUMPTION OF HOUSING

Human resources essential to efficient use of shelter are similar to those needed for production and distribution of shelter—certain individual resources are needed and also certain resources of social and cultural heritage. The chief individual human resources include: skill, efficiency, training, education of occupants, landlords or managers, and other individuals concerned such as household employees, neighbors, etc.; motives, attitudes, character, and philosophy of these individuals. Chief resources of social and cultural heritage include: organized knowledge, science, art, technology; standards of art; means of education essential to education of consumers; and mores, customs, traditions.

GENERALIZATIONS :

387. Individual human resources essential to proper use of housing include the skills and knowledges and motivating attitudes which lead to efficient household management.

388. Certain resources of social and cultural heritage are essential to efficient consumption of housing. These include the organized knowledge, science, standards of art, and means of education necessary to maintain efficiency in, and a high standard of, housing use.

Individual Human Resources

Skill, Efficiency, Training, Knowledge. Individuals whose training and efficiency have most to do with satisfactory use of shelter are occupants and landlords or managers.

A belief is prevalent that the only obstacle to good housing is poverty. Edith Elmer Wood (243:40) denies that all sub-standard housing is due to poverty because some is due to ignorance and similar causes and may be remedied by education. This human element as a factor in good or bad housing is also emphasized by the President's Conference (186:61), which holds that some families will make good homes under the most unfavorable conditions, while others do not seem to be able to provide good homes for themselves with everything that money can buy.

Ignorance of the consumer is listed as one of the factors in poor housing (179:44-5). Marquette states that one of the problems in providing better housing for low-income families is that of educating them to do their part in improving and maintaining their homes (121:3).

Newman (4K:2) believes that ignorance of many families regarding principles of hygiene and the use of sanitary equipment would lead many families to make slums out of good housing. Some believe that such families cannot be educated to be good housekeepers. Newman says that many of them can be so taught. Ignorance of home dwellers regarding the safeguards to be observed in purchasing or renting a home may so increase the cost of shelter as to leave too small a proportion of the income for homemaking. The need for more skill and knowledge in this field is presented in more detail in Chapter VII under the heading "Skill, Efficiency, Training, Knowledge." This need is also mentioned in Chapter VI under the same heading. Consumers need more education in the techniques of efficient use of housing.

A similar problem is that of education of landlords and managers in the skills and techniques which promote good housing.

The problem of training managers for public housing developments is a new problem which has arisen in connection with government activity in this field (14E:13; 117:5). Goldfeld phrases this problem as follows:

"Where are the men or women technically competent to handle the routine work of building management and who are at the same time imbued with social spirit enough to see their job as something far transcending mere building superintendence?"

"They are not available, certainly, in the field of commercial apartment management. They will for the most part have to be specially recruited and specially trained." (14D:67)¹

Qualifications for such a manager must include "... intelligence, tact, expert knowledge, social vision, and a high type of personal ability and integrity." (14D:68)²

The management of public housing requires a different type of training from management of commercial housing because the former is responsible not only for the economic success of the project but also for securing the greatest possible social return to the community (135:16). The success of low-cost housing will depend in large part upon the efficiency of its management (14D:68; 135:16-17).

According to Goldfeld (14D:67), there is a shortage of managers adequately trained to take charge of public low-cost housing developments.

In commercial rental property for the lower-income groups, landlords often leave their buildings in the hands of careless and inefficient janitors who fail to maintain livable conditions (184:157). Both janitors and landlords, in many cases, lack the skills and knowledge essential to the maintenance of good living conditions.

Good housing is sometimes hindered by the inefficiency of household employees, and at other times by the lack of skill of neighbors in maintaining pleasant neighborhood surroundings.

Motives, Attitudes, Character, Philosophy. Motives and attitudes held by certain individuals tend to prevent optimum use of

¹ From *America Can't Have Housing*, p. 67, New York, Museum of Modern Art, 1934. ² *Ibid.*, p. 68.

housing facilities. According to Bemis, some families fail to live decently because of lack of will as well as lack of adequate finances (21:89).

Shiftlessness and laziness are given as common traits among lower-income families (179:45) and many of them have such a low standard of living that they do not even desire better living conditions. When poverty forces families into bad housing conditions for long periods of time, the bad housing itself tends to produce a deterioration of character, for, as Dr. Wood says, “. . . bad houses make careless tenants, and careless tenants make bad houses worse, and the vicious circle goes on forever” (243:15).¹

Education, however, increases demand for better living conditions (187:13). One of the objectives of housing reform is to provide this education and to promote consumer consciousness and organization (14B:57).

The attitude of the home owner toward his property is usually conducive to a better use of his property than is the attitude of the renter, because the renter usually does not feel the pride in his home that the owner feels and hence does not put forth the effort to maintain home life on a high standard.

Proper use of housing is sometimes hindered by the fact that the home-owning family regards the house as a speculation and has purchased it primarily to make a profit rather than a home (180:26).

Modern life has developed family attitudes and interests which place more difficult demands upon the house. Interests of members of the family are more varied than they were a generation ago (186:39). These varied interests make family values more difficult to realize.

New low-cost housing developments and slum replacement projects, while on the whole conducive to wholesome housing attitudes, tend to develop certain attitudes which hinder harmonious community relationships. For example, according to Goldfeld (14D:67), when a new public housing development is built in a slum area, the occupants are likely to come to feel themselves

¹ From Edith Elmer Wood, *Recent Trends in American Housing*, p. 8. By permission of The Macmillan Company, publishers.

inmates of an institution rather than free citizens and their neighbors will come to resent the special privileges which the residents of the new houses seem to enjoy. In this connection, Goldfeld states that one duty of public housing managers will be to keep the public housing development from being a little island of comparative decency in a neighborhood of squalor and to make it count for something in community life.

In Chapters VII and VIII, certain attitudes of landlords were mentioned which hinder the distribution of good housing. Similarly, certain attitudes of landlords hinder the use of housing, even when it possesses all the physical essentials. Landlords who object to families with children tend to create feelings of uncertainty in the minds of the couple who wish to start a family. Landlords who are unreasonable in matters of rent settlement, who do not hesitate to evict tenants at the slightest excuse, who fail to make needed repairs, and who otherwise fail in their duties, tend to create situations in which the full enjoyment of home life is impossible.

These attitudes are only a few illustrative of many such attitudes which prevent the full enjoyment of good housing, even when good houses are available.

GENERALIZATIONS:

389. Bad housing may be due to lack of skill, efficiency, training, or knowledge regarding proper use of housing on the part of occupants, landlords, managers, household employees, and others who contribute to the maintenance of family life.
390. Members of a family may make a good home life impossible even in a good house because of ignorance of family ideals, inefficiency in household management, inability or unwillingness to perform the activities necessary to maintenance of the property.
391. Specially trained managers are necessary for public housing developments in order to insure optimum use of the housing afforded by these buildings; there is a shortage of managers for this type of project.
392. Indifference of landlords and inefficiency and ignorance of janitors and other individuals whom landlords often leave in charge of apartment houses sometimes prove obstacles to the proper use of housing by occupants.
393. Lack of skill and efficiency on the part of household employees, of neighbors in maintaining pleasant neighborhood surroundings, and

- of any other individuals engaged in activities which affect the living conditions of any family may hinder the efficient use of housing.
394. Bad housing may be due to motives and attitudes held by occupants, landlords, managers, household employees, and others who contribute to the maintenance of family life.
 395. Many families fail to live decently because of such factors as lack of (S) will, shiftlessness, laziness, and carelessness, rather than because of lack of economic opportunity.
 396. A bad housing environment tends to produce the kind of character that is unable to make proper use of good shelter.
 397. Education increases demand for better living conditions.
 398. Home ownership tends to produce optimum consumer use of shelter to a greater extent than does renting.
 399. Owning a home for speculation rather than primarily for residence (S) tends to create attitudes which prevent optimum use of the house by its occupants.
 400. Family attitudes and interests which have developed in modern life make more difficult demands upon the house.
 401. New low-cost housing developments and slum-replacement projects, (S) while on the whole conducive to wholesome housing attitudes, tend to develop attitudes which hinder harmonious community relationships on the part of those who live outside the new housing.
 402. Certain attitudes of landlords—prejudice against renting to families (S) with children, unreasonableness in matters of rent settlement, unwillingness to make needed repairs, and similar attitudes—hinder optimum satisfaction of housing values.

Resources of Social and Cultural Heritage

In Chapters VI to VIII, it was shown that certain resources of social and cultural heritage are essential to the efficient production and adequate distribution of good housing. These resources include: organized knowledge, science, and technology; standards of art; means of education; mores, customs and traditions which have a bearing upon the production and distribution of housing; and laws. These resources are also essential to efficient consumption of housing. Where good shelter is available and home dwellers and other persons who determine standards of consumption possess the skills, efficiency, motives, and attitudes essential to optimum use of good shelter, these factors of social and cultural heritage are still necessary to insure optimum housing and home life.

Organized Knowledge, Science, Technology. An efficient, willing homemaker in a good house will be able to keep house better because of the science and technology which have provided her with labor-saving devices and equipment which greatly adds to the amenities of home life. To the social and cultural heritage she also owes her individual knowledges and skills which enable her to keep house efficiently.

Is there a shortage in the organized knowledge, science, and technology related to the use of housing? According to the Committee on Technological Developments of the President's Conference, improved materials, methods of manufacture, and types of equipment are available, the widespread use of which would improve the efficiency both of house construction and of the use of housing. The failure of the building industry to bring about universal adoption in housing procedures of these improved factors is due not to inadequacy of scientific achievement but rather to economic conditions which fail to create an effective demand on the part of home seekers (187:35-6). Methods and devices are available for providing insulation, fire resistance, cooking by gas and electricity, automatic coal furnace stoking, admission of ultra-violet lights (187:95-6); floors that are safe, sanitary, waterproof, durable, noiseless, nonconductors of heat and sound, and beautiful (187:66-8); prefabricated kitchen and bathroom walls with built-in equipment and machinery (187:68-9); efficient and economical methods of heating, refrigeration, cooking, and water heating (187:74-84); efficient and economical illumination (187:87-8); smoke elimination (187:92); and labor-saving household equipment (187:91-2).

This committee reports that shortages exist in equipment for efficient and economical air conditioning and garbage disposal, and that further research and development is necessary to develop better machinery and methods for performing these services (187:96).

Evidence that organized bodies of knowledge regarding the consumption of housing are not lacking is found in an examination of the wealth of writings on housing, household economics,

and related subjects.¹ The fact that the Central Housing Committee library has 35,000 classified references on housing and related subjects suggests that considerable printed material on the consumption of housing as well as other phases of the subject is available (40B:ii).

While great quantities of bibliographical material and other evidence of organized knowledge on housing and related topics are available, it cannot be said that there is no shortage in this area since research must continue and the results of research must continue to be published. There is a shortage in such organized knowledge and there will likely always be such a shortage as long as housing problems exist.

Standards of Art. Standards of art in the culture pattern of which the homemaker is a part, influence her pattern of home-making, and influence greatly the psychological effect of the home environment upon members of the family.

Are standards of art which affect housing consumption low? In Chapters VI, VII, and VIII it was shown that the prevailing American standard of architecture and standards of art which influence housing distribution are comparatively low and therefore contribute to the production of undesirable types of houses and tend to prevent adequate distribution of optimum conditions. Similarly, standards of art which influence patterns of household management leave much to be desired. Shortages in art standards are illustrated by certain shortages in practices of home furnishing and decoration. While great progress in the promotion of higher standards in home furnishing and decoration has been made during the last twenty-five years (186:103), certain undesirable trends exist which should be changed, according to the Committee on Home Furnishing and Decoration of the President's Conference. These shortages exist in the following areas:

1. Lack of widespread use of the best decorating materials (186:104-6).

¹ See references at end of chapters and footnotes in Andrews, B. R., *Economics of the Household*, New York: The Macmillan Company, Revised Edition, 1935; and Harap, Henry, *The Education of the Consumer*, p. 355, New York: The Macmillan Company, 1929.

2. Lack of fine creative design in home furnishings and decoration, although improvement in high-priced furniture design has been noticeable for some time (186:115).

Means of Education. Specialized machinery of education for acquainting the homemaker with the social and cultural heritage and for imparting to her the skills and efficiency required in good homemaking is another necessity.

To what extent are means of education lacking for training consumers in more efficient use of housing? In Chapter VI, under the discussion of the means of education necessary to train producers of housing, it was pointed out that, while a great deal of information has been gathered relating to housing, sources and facilities of information vary in different localities and programs of education and publicity are, on the whole, inadequate (186:100).

Means of education essential to the training of consumers of housing are, for the most part, identical with those necessary for the training of producers of housing. Lack of accurate, complete, and impartial information is largely responsible for poor house planning and design (186:82, 138, 155); similarly, lack of adequate information is partly responsible for low standards in the arts required for optimum home maintenance. However, according to the President's Conference (186:205), more attention has been given, on the whole, to education in the consumer's problems of housing than to other phases of home building and home ownership.

Schools and colleges for the study of problems in the use of housing are not lacking, as has already been shown. These have given considerable attention to problems of homemaking, according to the President's Conference. Nearly all public school systems have some instruction in homemaking, although this varies greatly in extent and value. Many of the smaller schools lack any instruction in this field.

Other educational agencies which offer homemaking instruction to urban girls and women include the programs of university extension, adult educational groups, women's organizations, and

the like (186:155, 165, 205). Federal agencies are also taking a part, as the following statement indicates:

" . . . the Federal Board for Vocational Education shows increasing work with adults along various lines of homemaking, . . . Public schools in many cities are doing similar work which is not aided by Federal funds. Nineteen states have supervisors of adult education; of these, California, Massachusetts, Minnesota, Nebraska, and South Dakota report adult homemaking education in other subjects than cooking and sewing . . ." (186:168).¹

According to the President's Conference (186:156),² "Many national commercial organizations in the fields of public utilities, life insurance, house furnishing and equipment, and other household commodities, give out information on homemaking by means of exhibits, lectures, and demonstrations under the auspices of local agencies . . . The accuracy of the information and the attractiveness of the publications vary greatly. . . . Some newspapers and magazines have a wide influence among homemakers. A considerable number offer free consultant service in addition to their homemaker's section and women's pages. Some of this material is excellent; part of it is poor and even harmful. Local banks, department stores, and other business organizations occasionally offer free information service on subjects along their lines, such as budgeting and selection and care of home furnishings and equipment."

Some cities maintain homemaking information centers. These agencies draw on national, state, and local sources of information. None of these deals with all phases of housing, and most of them restrict their services to select groups. The two main groups of agencies of this type include the Urban Home Bureaus in Duluth, Minneapolis, and St. Paul, Minnesota; in Paterson, New Jersey; and in Buffalo, Rochester, and Syracuse, New York; and the New England Home Information Centers in Boston, Cambridge, Holyoke, and Springfield, Massachusetts; and Newport and Providence, Rhode Island (186:158-60). In the smaller cities and towns, service and civic organizations contribute to the dissemination of information on homemaking (186:163-4).

¹ President's Conference on Home Building and Home Ownership, X:168. Used by permission. ² *Ibid.*, X:156.

National organizations that give out homemaking information may be divided into three types, according to the President's Conference—the commercial, the educational, and the social-welfare organizations. Commercial organizations include associations of manufacturers or dealers and public utilities companies. Educational and social-welfare organizations include the Family Welfare Association of America, the General Federation of Women's Clubs, the National Board of the Young Women's Christian Association, the Visiting Housekeepers' Association, the Social Service Department of the American Home Economics Association, Girl Scouts, Boy Scouts, Campfire Girls, Better Homes in America, and similar groups (186:166-8).

Other kinds of special information services in connection with homemaking include those given by banks and other leading institutions, by retail stores, by manufacturers of household goods, and similar agencies. Research groups under the authority of Federal Government divisions, such as the Departments of Agriculture, of the Interior, of Commerce, and of Labor, collect and disseminate information on homemaking. The President's Conference (186:171)¹ says of these and other research agencies:

"They form an extensive source of authoritative and disinterested information. Research on many important subjects is now under way and new material is constantly being prepared for public use.

"Research departments connected with colleges and universities and with many other organizations are adding to the total of information on homemaking subjects, but much of it is not quickly and readily available for use by educational agencies or the public."

Rural districts face housing problems as serious as those of urban districts and are as much in need of effective information services regarding homemaking and the use of housing. According to the President's Conference (186:176-7),²

". . . The informational service to rural people is effectively organized and seems well adapted to its present use. There is, however, a great need for expansion along the lines of home improvement.

¹ *Ibid.*, X:171. ² *Ibid.*, X:176-7.

"In about 600 rural counties there are practically no authoritative and impartial sources of home information to which farm and village people may readily turn."

Sources of this information include the agricultural and home demonstration agents of the Agricultural Extension Service; the local public school teachers and home economics, manual training, and agriculture; state agricultural colleges and the United States Department of Agriculture; magazines and mail-order houses; exchange of information between neighbors; vocational classes; libraries; county social service workers, health officers, nurses; Better Homes in America; membership groups such as the American Farm Bureau Federation, the National Grange, women's clubs, junior clubs; commercial agencies and services such as the rural press, farm periodicals, representatives of leading agencies and public utilities, building materials firms, contractors, carpenters and other tradesmen, boards of trade and chambers of commerce, and the radio (186:177, 181-91).

While the United States has large numbers of educational institutions and organizations which emphasize the problems of housing use, there are not enough. Shortages in means of educating the housing consumer are implied in the following:

1. While the number of agencies for education in housing is large and increasing, there is need for more.
2. There is need for more sources of reliable information for the consumer of moderate means.
3. One of the greatest shortages in housing education is the lack of coordination among the existing educational agencies. A recently organized Central Housing Committee is a step toward better coordination of housing agencies.¹

Mores, Customs, and Traditions. A further factor in determining the pattern of housing use includes the mores, customs, and traditions of society and the community. In some isolated communities which retain much of the hospitality and honesty of an earlier pioneer day, little thought need be given to protection of household goods and supplies from thieves and marauders.

¹ See Chapter VI, "Means of Education," pp. 134-9.

Many families do not lock their doors. Rural communities have customs of mutual sharing of work both by the farmers in their fields and by the housewives in their kitchens. Such customs, with the attendant serving of large numbers of workmen at meal-time, necessitate different household arrangements and different use of household facilities. Community custom may dictate frequent use of the home as a recreation center and a place to entertain friends or it may, as is the case in our large cities, send members of the family outside the home for their recreation. One of the functions of good housing, as listed in Chapter II, is to provide wholesome recreation facilities for the family. Community custom which tends to take recreation out of the home is thus an influence in preventing the proper use of housing. Community custom may dictate the standard width of a residence lot to be 50 feet or less, whereas housing values can be better realized on a lot of 75 feet or more. Fashion may render undesirable household equipment which otherwise serves its purpose well. To the degree that any of the mores, customs, and traditions of a community limit the realization of the best use of shelter for family life, to that degree do they influence adversely the realization of good housing.

To what degree do existing mores, customs, and traditions hinder the best use of housing? As stated in Chapter VII, it is difficult to separate individual resources of motives and attitudes from the social and cultural resources of mores and customs. Mores grow out of individual attitudes over a long period of time and in turn determine the attitudes of individuals at any one time. Following is a list of social habits of thought which hinder the optimum use of shelter. Some of the items here have already been listed in Chapter VI as affecting production of shelter :

1. A belief that the possession of an abundance of modern mechanical devices and luxuries constitutes a high standard of living (77:62).
2. Tendency to neglect the present for the future in seeking happiness (14I:9).
3. Tendency to determine quality by cost (186:58, 73).
4. Fashion, which may render obsolete otherwise wholesome

and satisfactory household equipment and procedures (21:128).

Laws Regulating the Use of Shelter. While a given family cannot be forced by law into a high standard of living, that family can be compelled to refrain from creating a public nuisance by its use of shelter. Such laws may prohibit the maintenance of fire and safety hazards, of insanitary conditions, of noises and other disorders, of unpleasant odors, and of any conditions dangerous to the health, peace, or morals of citizens in the community.

According to the President's Conference (187:133-4), housing codes and laws tend to place more emphasis upon conditions prior to occupancy, such as planning, plot subdivision, utilities extension, building construction and plumbing installation rather than upon conditions which develop after houses are occupied. Inspection service for the conditions of occupied houses is frequently neglected and many houses which are insanitary and unsafe are occupied.

GENERALIZATIONS:

403. Resources of social and cultural heritage essential to optimum use of housing include organized knowledge, science, and technology; standards of art; means of education; mores, customs, and traditions; and laws.
404. Science and technology have developed household equipment and (S) materials which would, if widely adopted, greatly raise the standards of housing use. The narrowly restricted use of these new materials and forms of equipment is not the fault of science and technology but rather of an economic system which limits the effective demand of the masses of home dwellers.
405. Methods of air conditioning and garbage disposal are not yet perfected (S) and further research and development are needed on these methods.
406. Although a wealth of bibliographical material is available in the field (S) of housing use, it is desirable to publish more such material as new inventions and research shed new light on the problems of housing use.
407. Standards of art which influence patterns of household management (S) are low, as shown by the failure to secure widespread use of the best decorative materials in home decoration, by the lack of fine creative design in home furnishings and decoration, and by the inability or failure of consumers of medium and low incomes to use and enjoy the good design and art standards available to families of larger incomes.
408. Since nearly all public school systems and colleges throughout the

country have courses in home economics, the United States does not lack educational institutions of this type to give training in the use of shelter.

409. Many national and local organizations including commercial, service, civic, religious, and official groups engage in education in the various phases of housing.
410. More educational agencies of the community organization type are (S) needed for consumer education in housing.
411. Special effort should be made to educate the consumer of moderate means.
412. Housing educational agencies are badly coordinated.
(S)
413. Mores, customs, and traditions in a community may influence the quality of dwelling use.
414. Mores, customs, and traditions which hinder the optimum use of (S) shelter include false ideas as to the definition of a high standard of living, tendency to neglect the present for the future in seeking happiness, tendency to judge quality by cost, and fashion.
415. Housing laws which prohibit the maintenance of hazards and nuisances contribute to raising standards of housing use.
416. Existing housing codes tend to place more emphasis upon conditions (S) prior to occupancy than upon conditions which develop during occupancy; more emphasis upon the latter conditions, and supporting inspection service, are needed.

PROCESSES ESSENTIAL TO EFFICIENT CONSUMPTION OF HOUSING

As explained previously, housing is provided through certain *processes* in utilizing certain *resources*. To what extent is there a shortage among the processes essential to efficient consumption of shelter? This section attempts to answer this question. After housing has been provided, the processes essential to efficient use of this housing are planning and educating, managing, and cooperating.

Planning and Educating

The processes of planning for and educating consumers of housing are carried on chiefly by two groups—consumers themselves and others.

Educational and Planning Activities by Consumers. The desirability of conducting home and family life on a planned basis has given rise to the entire field of household economics. Accord-

ing to Andrews, “. . . you can increase your satisfactions from family living, and decrease its dissatisfactions, if you will but give thought to its goals and purposes, and practical consideration to the ways of achieving them” (8:1).¹

One of the most important phases of home planning is that of budgeting. The President's Conference states (185:100)² that “Careful planning of expenditures through budgeting in advance of spending, and systematic evaluation of expenditures previously made, contribute toward efficiency in this field of management. From the standpoint of planning for housing, budgeting encourages the formulation of a definite standard of housing which takes its proper place in the expenditure plan, thus lessening the possibility of the family's committing itself to housing that is either inadequate or too elaborate to be a consistent part of the standard of living possible with a given money income.”

Another essential self-educational activity on the part of home dwellers is that of informing themselves thoroughly as to the best ways of managing a household so as to gain maximum values from the income available.

Shortages in consumer self-education and planning regarding matters of housing use include the following:

1. Failure to learn proper and safe use of medical and cleaning supplies (185:2).
2. Failure to study to improve efficiency and orderliness (185:2-3).
3. Failure to make careful investigations before buying and using household equipment and supplies (185:3).
4. Failure to utilize results of scientific research in household planning (185:3-4).
5. Failure to organize and plan daily household duties (185:5-6).

In Middletown (111:169),³ there is a large group of house-

¹ From Benjamin R. Andrews, *Economics of the Household—Its Administration and Finance*, revised edition, p. 1. By permission of The Macmillan Company, publishers.

² President's Conference on Home Building and Home Ownership, IX:100. Used by permission.

³ Robert S. Lynd and Helen M. Lynd, *Middletown*, p. 169. By permission of Harcourt, Brace and Company.

wives “. . . for whom each day is a nip-and-tuck race to accomplish the absolute essentials between morning and bedtime, with occasional afternoons or evenings free only by planning in advance.”

*Educational and Planning Activities for
Consumers by Others*

While the most effective kind of education of consumers is self-education, it cannot be relied upon under present conditions to give consumers knowledge and skills needed for effective use of housing. A great deal of educational activity by many different kinds of educational agencies is necessary for this purpose. The work of some of these agencies is described earlier in this chapter in the discussion of means of education. It was shown there that, while there is a great deal of educational activity in the field of household consumption, there is yet need for more such activity and for more agencies to carry on such activity.

Managing

Most of the important activities essential to efficient use of shelter can be classified under the heading “Management of the Household.”

The Committee on Household Management of the President's Conference (185:25-6) lists managerial duties related to shelter as follows:¹

1. Setting up the pattern for family life, including community relationships
2. Establishing wholesome family relationships
3. Managing money income through keeping accounts and planning expenditures and savings
4. Purchasing or ordering furnishings and equipment for the family
5. Planning for adequate housing, storage space, and grounds
6. Establishing standards for housekeeping and planning a schedule of activities

¹ The complete list given by the Committee on Household Management includes several other types of activities such as “care of food,” etc. Only those which seem to have direct relation to shelter were listed here.

7. Caring for house and surroundings
8. Caring for furnishings

That shortages exist in processes of home management is shown by the statement of the Committee on Household Management (185:39)¹ that "The laws of 'scientific management' have not been generally applied to the work of the home, and while there are limitations in carrying over these principles of industrial efficiency, laboratory studies of separate household tasks indicate that the time and motions required can be decidedly reduced."

Cooperating

Another of the processes essential to efficient use of shelter and to happy home life is cooperation. All who contribute to the provision of shelter—members of the family, neighbors, landlords, and tenants—must cooperate with each other.

While no definite statements are available as to the degree to which these parties do or do not cooperate with each other, it seems safe to say that however great is the amount of cooperation, it is not too great to be improved.

A particular type of cooperation desirable for improvement of standards of home life is cooperation in the organization of local groups for study and improvement. While there are a great number of such local organizations working in towns and cities, according to the President's Conference (187:242), the work is nowhere balanced or progressing systematically. There is a need for more such groups, better coordination, and better programs (187:242-3).

GENERALIZATIONS:

417. Processes essential to efficient use of housing include planning and educating, managing, and cooperating.
418. Planning is essential to efficient household management.
419. Budgeting encourages the formulation of a definite standard of housing and aids in the maintenance of that standard.
420. Members of a household, particularly housekeepers, must keep them-

¹ President's Conference on Home Building and Home Ownership, IX:39. Used by permission.

selves informed as to the best methods of household management in order to realize optimum housing values.

421. Many homemakers fail to plan adequately for household management (S) and to inform themselves regarding such items as proper and safe use of medical and cleaning supplies, improvement of efficiency and orderliness, the most economical purchasing of household supplies and equipment, and results of scientific research in household planning.
422. While a great deal of educational activity in the field of household (S) consumption is being carried on, there is need for more such activity.
423. There is need for improvement in the processes of household management. (S)
424. Better use of housing can be obtained through better cooperation (S) among members of the family and neighbors, between landlords and tenants, and among home dwellers in the formation of local organizations for study and improvement of household consumption.

CHAPTER X

SUMMARY OF SHORTAGES AMONG HOUSING FACTORS

IN PLANNING reform of housing conditions, the first step is to summarize the shortages, and the next is to plan procedures to remove the shortages. Chapter X contains a summary of shortages as expressed in the generalizations¹ of Chapters VI to IX inclusive, and Chapter XI contains a list of remedial procedures recommended by the authors whose writings were the basis of this study.

SUMMARY OF SHORTAGES AMONG HOUSING FACTORS RELATED TO PRODUCTION OF HOUSING

Natural Resources

No shortage exists in natural resources essential to production of housing (Ch. VI: G. 146-52).²

Human Resources: Individual

Labor Resources. No shortage exists in man power (Ch. VI: G. 153).

Skill, Efficiency, Training, Knowledge. A large proportion of construction workers do not possess the skill and training essential to efficient work in their trade (Ch. VI: G. 154).

Motives, Attitudes, Character, Philosophy. Motives and attitudes which represent shortages related to production of housing are shown by: widespread selfishness and lack of social conscious-

¹ In Chapters VI to IX, all generalizations expressing shortages are accompanied by the sign (S).

² Refers to Chapter VI, Generalizations 146 to 152, inclusive.

ness among workers and investors in the building industry; profiteering without regard to human welfare; disregard for standards of construction; indifference to housing reform; neglect of safety factors; manipulation of government for commercial profit; opposition to socially beneficial legislation; and dishonesty and graft in management (Ch. VI: G. 155).

Human Resources: Social and Cultural

Organized Knowledge, Science, Technology. Shortages related to organized knowledge, science, and technology include: failure to make facts of housing widely known; lack of adequate provision in census questionnaires for obtaining housing data; and failure of the house construction industry to make use of the highly efficient processes of mass production used in other industries (Ch. VI: G. 156-9, 161).

Standards of Art. Shortages related to standards of art as they affect production of housing include: antiquated architecture not adapted to modern materials and methods of construction; failure to plan houses in harmonious group arrangement; excessive conservatism of architects; inadequate architectural education; and lack of architectural principles which achieve architectural harmony in single-family and multi-family houses located together (Ch. VI: G. 163, 166-9).

Means of Education. Shortages in means of education related to production of housing include: inadequate housing information agencies; inadequate research facilities for housing study; and poor coordination of the work of existing housing education agencies (Ch. VI: G. 171-3, 178-81).

Mores, Customs, Tradition. Shortages in mores, customs, and traditions as they relate to production of housing include: tendency to change too slowly; a spirit of individualism which retards development of policies socially beneficial; failure of workers and consumers to unite in action to demand better housing; the attitude of laissez-faire; inability of private commercial interests to produce at a profit satisfactory housing for low-income groups; and lack of public attitudes of disapproval toward socially detrimental aspects of housing (Ch. VI: G. 183-5).

Laws Regulating Construction. Housing laws are inadequate to promote good housing conditions (Ch. VI: G. 187) and sound construction.

Capital Resources

Machinery, Money, and Credit. While machinery for large-scale mass production of housing is available, it is not widely used. Furthermore, adequate money and credit are available for investment, yet little of this capital was made available for low-cost housing prior to 1930 (Ch. VI: G. 188, 190).

Processes Related to Production of Housing

Planning and Educating. Prior to 1933 there had been inadequate planning for housing by the Federal Government. Municipal planning is inadequate, particularly with regard to housing. A significant fraction of the houses in the United States, both single-family and multiple-family, have been badly planned as indicated by their rapid depreciation. Processes of education for housing construction have been inadequate (Ch. VI: G. 192, 195-6, 198-9).

Constructing and Transporting. Techniques of housing construction are out of date and are inefficient. No shortage exists in processes of transporting goods and materials used in building (Ch. VI: G. 201-3).

Financing. The housing and banking industries have failed to develop a system of financing which guarantees adequate capital for the construction of homes, even in times when capital is adequate for other purposes (Ch. VI: G. 204).

Marketing. Marketing of building materials and construction labor is inefficient (Ch. VI: G. 205), and results in excessive risks and losses.

Enforcing Laws Relating to Construction. Shortages in law enforcement include: inadequate inspection systems and enforcement of housing codes; conflicting judicial decisions and inadequate court procedure; and public indifference to the enforcement of housing laws (Ch. VI: G. 207-9), particularly of laws relating to construction.

SUMMARY OF SHORTAGES AMONG HOUSING FACTORS
RELATED TO DISTRIBUTION OF HOUSING*Human Resources: Individual*

Skill, Efficiency, Training, Knowledge. The average consumer lacks the knowledge and ability to make the analyses necessary to intelligent purchasing or renting (Ch. VII: G. 211).

Lack of knowledge is also found on the part of: managers of housing projects regarding the techniques of their work; the public regarding general housing matters; advisers of home buyers regarding many matters about which they attempt to give advice; the building industry regarding opportunities in rehabilitation of blighted areas and slum districts; city planners as to the relation of their problems to housing; employers regarding their employees' housing problems; merchants regarding advertising policies of long-time value; home financing agencies as to reliable statistical data on housing conditions; industries regarding selection of new locations; legislators regarding facts basic to desirable housing legislation; and real estate dealers regarding economic principles underlying their business (Ch. VIII: G. 212).

Motives, Attitudes, Character, Philosophy. On the part of home dwellers, shortages in attitudes and motives include: dishonesty and carelessness in budgeting; mob-mindedness; indifference and discouragement; extreme individualism; pride in paying high rent; lack of community spirit; tendency to regard home ownership as a speculative investment; neglect of present standard of living for a possible future higher standard; and tendency to give to children excessive amounts of spending money, part of which should be spent for better housing (Ch. VII: G. 214-8, 220, 223-4, 226).

Shortages in the attitudes of landlords, owners, and business interests are shown by: tendency to raise rents when tenants receive raises in wages; unwillingness to rent to families with children; opposition to new housing legislation and new construction activity; profiteering; refusal to keep properties in repair; attitudes of the public as shown by neglect of housing needs of

lower-income groups; and indifference to housing reform (Ch. VII: G. 227-9).

Undesirable attitudes of information agencies are their concern for their own rather than public interest (Ch. VII: G. 230).

Shortages in attitudes of the building industry are shown by: failure to modernize production methods; refusal to produce houses for a low-price market; over-emphasis of the free-standing house and failure to produce adequate quantities of multi-family houses; over-emphasis of the profit motive and neglect of social service; and opposition to housing regulations and to government participation in housing activities (Ch. VII: G. 231).

Attitudes on the part of some public officials have retarded housing development as shown by lack of enlightened self-interest; failure to consider slum clearance as a public project equally important with other civic improvements; and lack of interest, initiative, and sense of responsibility (Ch. VII: G. 233).

Attitudes of city planners have retarded adequate housing distribution as shown by their tendency to plan on the basis of land speculation with little regard for human values (Ch. VII: G. 234).

Shortages in attitudes are further shown by: those of merchants of household equipment as shown by practices of high-pressure salesmanship, and the practice of influencing officials to proceed in ways favorable to business at the expense of public welfare; those of real estate operators as shown by aggressive sales campaigns with little regard for the needs of home life, by neglect of vacant areas in the hearts of cities, and by use of misleading advertisements and high-pressure sales methods; those of financiers and philanthropists shown by fear and disapproval of socially valuable investments such as limited dividend housing; and criminal motives prevalent in many large cities as manifested by racketeering and other illegal activities (Ch. VII: G. 235-8).

Human Resources: Social and Cultural

Organized Knowledge, Science, Technology. Lack of information and data has delayed the progress of an American housing program; while available information is increasing, there is still a shortage of such material (Ch. VII: G. 239).

Standards of Art. Standards of American architecture are not adapted to use of less expensive methods of house construction. There is a prevalent lack of understanding and appreciation of neighborhood design (Ch. VII: G. 240-1).

Means of Education Essential to Distribution of Good Housing. (See "Means of Education" under "Summary of Shortages Among Housing Factors Related to Production of Housing" in Chapter X; also Ch. VI: G. 171-3, 178-81).

Mores, Customs, Traditions. In general, the factors classified here which affect distribution of housing are the same as those which affect production of housing. (See earlier in this chapter this same topic under "Summary of Shortages Among Housing Factors Related to Production of Housing"; also Ch. VI: G. 183-5).

Laws Relating to Distribution of Housing. Legislative shortages which prevent adequate distribution of good housing include: inadequate legislation to regulate foreclosures, taxation, conveyancing practice, tenant-landlord relations, zoning, construction, tenant congestion, assembly of land, eminent domain, and tariffs (Ch. VII: G. 242).

Capital Resources

Money and Credit. While adequate money and credit are available for investment, relatively little of this capital has been made available for housing until recent years (Ch. VII: G. 244).

Processes Related to Distribution of Housing:

Increasing the Income-Housing-Cost Ratio

Distributing Social Income More Equally. At least a third of the population of the United States cannot present an effective demand for good housing (Ch. VIII: G. 246-9).

Greater Production and Better Distribution of Other Consumers' Goods. Consumers' goods are more costly than is necessary, partly because of the following conditions: inadequate co-ordination and utilization of productive resources, ignorance regarding methods of purchasing, certain undesirable marketing attitudes, inability to purchase retail goods in bulk, sales and

service taxes, and the tendency to spend a large part of family income for non-essentials (Ch. VIII: G. 255-8).

Economizing in Costs of Housing: the House. Costs of planning and designing houses are higher than necessary because of: failure to utilize services offered by architectural service bureaus, failure to employ adequate and competent architectural services, and inefficiency of some architects (Ch. VIII: G. 263-6).

Building materials cost more than necessary because of: waste in lumber manufacture, waste in distribution, unreasonable building codes, depletion of timber resources, tariffs on building materials, and failure to standardize housing materials (Ch. VIII: G. 269).

Labor and construction costs are kept unduly high by: seasonal variations in construction work, obsolete organization and techniques of the building industry, wasteful labor regulations, labor and management inefficiency, racketeering, speculation by contractors, inefficiency of contractors, and lack of unity and coordination among agencies of planning and control of housing, and among craft organizations (Ch. VIII: G. 271-9).

Costs of marketing houses have been increased by: failure to adjust production to demand, excessive profits to dealers, excessive costs of advertising, failure to observe businesslike methods in the transaction, lack of standards for marketing procedure, exploitation of buyers by unscrupulous dealers, speculative building, and the unorganized condition of the real estate market (Ch. VIII: G. 280, 282-3).

Economizing in Costs of Housing: Land. High costs of land increase congestion, tend to produce slums, and render good housing impossible for a large proportion of the population. The building industry has no control over its basic raw material, land. High costs of transportation of passengers and freight increase centralization of industry, and produce high land prices. Other factors which affect land prices include: speculation based upon the possibility of high density of population, continued increase in population, lack of zoning ordinances, costs of marketing real estate, and legal costs of real estate transfer (Ch. VIII: G. 284-7, 294-6, 298, 301-2, 304-6).

Economizing in Costs of Housing: Transportation from Home to Place of Employment. Costs of transportation to and from places of employment constitute a substantial part of the cost of housing of city dwellers, who must choose between living near their work in undesirable housing conditions and living in more desirable conditions a long distance from work. Centralization of industry and the resulting congestion is responsible for the necessity for living a long distance from places of employment (Ch. VIII: G. 307-9).

Economizing in Costs of Housing: Removing Old Buildings. Part of the costs of housing, particularly in the cities, is in the cost of removing old buildings from the land; insofar as this expense can be lessened, a shortage exists (Ch. VIII: G. 312).

Economizing in Costs of Housing: Financing Home Building and Ownership. While financing the purchase or construction of a home is one of the most difficult tasks, and usually the largest investment faced by the prospective home owner, home financing is one of the most backward parts of our credit system.

Factors which contribute to excessive interest rates for housing purposes include: insufficient capital for building purposes, failure of real estate investments in the past, inadequate security on the part of borrowers, credit based upon speculative rather than real values, overborrowing by speculative builders on junior mortgages, a system of finance inconsistent in the care it exercises in making loans, and complicated home credit machinery.

Other factors which contribute to excessive costs of home financing are: excessive fees, discounts, and bonuses in connection with mortgages; tendency to renew mortgages; excessive expense of mortgage foreclosure; uncertainty and risk which accompany lending for home purposes; and exploitation by dealers of the ignorance of home buyers (Ch. VIII: G. 313-4, 316-7, 320-3, 325-34).

Economizing in Costs of Housing: Installation of Utilities Services. The cost of utilities may range from 10 to 20 per cent of the total cost of the smaller types of homes. Factors which tend to make costs of utilities burdensome include: ignorance of the home owner, extension of public utilities to areas which can-

not support them, and development of suburban areas at the expense of areas in the center of the city which remain neglected (Ch. VIII: G. 335, 338, 340-1).

Economizing in Costs of Housing: Taxes. Tax systems throughout the United States place too great a burden upon residential real estate. Causes of high residential taxes include: double taxation, obsolete tax systems, overlapping tax districts, erroneous belief in unlimited increase of urban land values, poor tax laws, increased governmental expenditures, unfair assessment practices, inadequate assessment machinery and personnel, taxation of sale value rather than use or income value, failure to tax land and improvements differently, inflation of land values through speculation, excessive subdivision of new land, unequal distribution of tax burdens upon forms of wealth, indiscriminate tax exemptions, deflation of property values, inability of certain areas to pay for their own maintenance, and tax delinquencies (Ch. VIII: G. 346-7).

Economizing in Costs of Housing: Maintenance. Because of loss of income during the depression, the homes of large numbers of families have been allowed to lapse into disrepair. As house construction is a costly process, so are repairing and remodeling costly (Ch. VIII: G. 351-2).

In many rural and sparsely settled districts, excessive costs of public utilities services prevent their use. Factors which tend to increase costs of utilities services include: waste of fuel, heating or lighting unused portions of a house, faulty construction or installation, building congestion which shuts out natural light and air, city building practices which require extra water supply, color of walls which renders natural illumination inadequate, indiscriminate extension of utilities to undeveloped areas, watered stock of public utilities companies (Ch. VIII: G. 355-6).

Shortages in building insurance practices lie in failure of many home owners to carry adequate insurance, and in high insurance rates (Ch. VIII: G. 361-2).

Economizing in Costs of Housing: Profits in Rental Property. Since more than half the families in the United States live in rented homes, the profit to landlords affects the housing costs

of a large proportion of American families. Some landlords obtain profits from slum property by encouraging congestion, which enables them to receive a profit on slum buildings from a small rental per family (Ch. VIII: G. 364, 366-7).

Economizing in Costs of Housing: Depreciation of Property Values. Depreciation is an ever-present factor in housing costs, and is ultimately paid for by the home owner or renter. When caused by physical deterioration or obsolescence, it results in added expenditures to maintain a given housing standard. Causes of deterioration include: natural wear and action of physical forces, and failure to keep buildings in repair. Causes of obsolescence include: uneconomic use of land, unalterable construction of buildings, construction of buildings inappropriate to the neighborhood, encroachment of business, invasion of incompatible uses, loss of social standing of the neighborhood, undesirable environment conditions, development of heavy traffic, natural handicaps, competition with more desirable districts, poor street plans, sporadic business or industry, rising costs of maintenance, rising standards of living, fashion and attitudes, new means of transportation which create new competing residential areas, failure to modernize dwellings, and official neglect. Depreciation has taken a great toll in property values, particularly during the depression (Ch. VIII: G. 369-70, 374-9).

Economizing in Costs of Housing: Other Factors Which Influence Housing Costs. Other factors which influence supply and demand and hence also housing costs include: centralization of commerce and industry, scarcity of land, distribution of population, industrial booms, changing rate of population growth, and supply of houses (Ch. VIII: G. 380, 382, 385).

SUMMARY OF SHORTAGES AMONG HOUSING FACTORS RELATED TO CONSUMPTION OF HOUSING

Human Resources: Individual

Skill, Efficiency, Training, Knowledge. Bad housing may be due partly to lack of skills, efficiency, or knowledge regarding proper use of a house on the part of the occupants, landlords,

managers, household employees, and others who contribute to the maintenance of family life (Ch. IX: G. 389).

Members of a family may make a good home life impossible even in a good house because of ignorance of family ideals, inefficiency in household management, or inability or unwillingness to perform the activities necessary to maintenance of the property (Ch. IX: G. 390).

There is a shortage of managers for public housing developments. Indifference of landlords and inefficiency and ignorance of janitors and other individuals whom landlords often leave in charge of apartment houses sometimes hinder the proper use of housing by occupants. Lack of skill and efficiency on the part of household employees, of neighbors in maintaining pleasant neighborhood surroundings, and of any other individuals engaged in activities which affect the living conditions of any family may hinder the efficient use of housing (Ch. IX: G. 391-3).

Motives, Attitudes, Character, Philosophy. Bad housing may be due to motives and attitudes held by occupants, landlords, managers, household employees, and others who contribute to the maintenance of family life. Many families fail to live decently because of such factors as shiftlessness, laziness, carelessness, and lack of will, rather than because of lack of economic opportunity. A bad housing environment tends to produce the kind of character that is unable to make proper use of good shelter. Attitudes which make optimum housing values difficult to achieve include: indifference to home values which arises from home ownership for speculation rather than for making a home; resentment by slum dwellers toward those who live in new housing developments in the slum sections; prejudice of landlords against renting to families with children; unreasonableness in matters of rent settlement; unwillingness on the part of the landlord to make needed repairs (Ch. IX: G. 395, 399-402).

Human Resources: Social and Cultural

Organized Knowledge, Science, Technology. The narrowly restricted use of modern household equipment is not the fault of science and technology, but rather of an economic system which

limits the effective demand of the masses of home dwellers. Methods of air conditioning and garbage disposal are not yet perfected and further research and development are needed in these items. More literature is needed to make home dwellers aware of ways of improving the use of their homes (Ch. IX: G. 404-6).

Standards of Art. Standards of art which influence the patterns of household management are low, as shown by the failure to secure widespread use of the best decorative materials in home decoration, by the lack of fine creative design in home furnishings and decoration, and by the inability or failure of consumers of medium and low incomes to use and enjoy the good design and art standards available to families of larger incomes (Ch. IX: G. 407).

Means of Education. Housing educational agencies are badly coordinated. More educational agencies of the community organization type are needed for consumer education in housing, and special effort should be made to educate the consumer of moderate means (Ch. IX: G. 410-12).

Mores, Customs, and Traditions. Mores, customs, and traditions which hinder the optimum use of shelter include: false ideas as to the definition of a high standard of living, tendency to neglect the present for the future in seeking happiness, fashion, and tendency to judge quality by cost (Ch. IX: G. 414).

Laws Relating to the Use of Shelter. Existing housing codes tend to place more emphasis upon conditions prior to occupancy than upon conditions which develop during occupancy; more emphasis upon the latter conditions, and supporting inspection services, are needed (Ch. IX: G. 416).

Processes Essential to Efficient Consumption of Housing

Planning and Educating Activities. Many homemakers fail to plan adequately for household management and to inform themselves regarding such items as proper and safe use of medical and cleaning supplies, improvement of efficiency and orderliness, the most economical purchasing of household supplies and equipment, and the results of scientific research in household planning. While

a great deal of educational activity in the field of household consumption is being carried on, there is need for more such activity (Ch. IX: G. 421-2).

Managing. There is need for improvement in the processes of household management (Ch. IX: G. 423).

Cooperating. Better use of housing can be obtained through better cooperation among members of the family and neighbors, between landlords and tenants, and among home dwellers in the formation of local organizations for study and improvement of household consumption (Ch. IX: G. 424).

CHAPTER XI

SUGGESTED PATTERNS OF HOUSING REFORM

PATTERNS of housing reform may be classified in two ways: according to the *process* to be followed, or according to the *agency* which is to carry out the process.

SUGGESTED REMEDIAL PROCEDURES

A careful analysis of the foregoing list of housing shortages shows that the following remedial processes are implied:

1. Planning and Educating

More efficient planning of regions, cities, and individual houses.

A more complete and better planned national housing program.

Better coordination between city planning and housing procedures.

Better planning for development of new subdivisions.

Definite procedure aimed toward developing areas in the heart of cities rather than neglecting them for suburban areas.

Improved techniques for estimating costs of construction.

A continuous and nation-wide program for the development of all the skills, techniques, knowledges, understandings, and attitudes essential to workmen, contractors, managers, landlords, consumers, home owners, architects, investors, the public in general, and all others who are concerned with the matter of housing.

Better and more facilities for informing consumers and others regarding matters of housing.

Better coordination of all housing educational agencies.

Better facilities for research and for obtaining information about housing on a nation-wide scale.

2. Constructing and Producing

Utilization in the construction of housing of the more efficient mass production processes used in other manufacturing industries.

Definite attempt to produce houses for a lower-price market rather than for the upper income one-third exclusively.

Less emphasis upon the free-standing house and more emphasis upon the less expensive multiple-family house for lower-income groups.

Reduction of waste in production of building materials.

Standardization of house materials.

Extension of public utilities at a rate not to exceed that of the development of an area.

Use of high quality materials in construction.

Elimination of building hazards.

Keeping of houses in repair.

Greater production and better distribution of other consumers' goods.

3. Transporting

Improvement of transportation facilities for workers.

Reduction of costs of passenger transportation.

Reduction of freight rates.

4. Financing

Provision of money and credit at lower interest for housing construction.

Provision of adequate capital for housing purposes.

Elimination of reduction in the costs of junior financing.

Basing of credit upon real rather than upon speculative values.

Development of a finance system more consistent in the care it exercises in making loans.

Simplifying of home credit machinery.

Reduction of costs and complexities of mortgage foreclosure.

5. Marketing

More efficient methods of marketing houses to eliminate waste.

Improvement of methods of marketing labor.

Acquisition of home ownership only when financially able.

Home ownership for residence only, not for speculation.

Expenditure of income for housing rather than for nonessentials.

Avoidance of high-pressure salesmanship and advertising methods on the part of dealers and merchants.

Reduction of waste in distribution of building materials.

Adjustment of production of houses to demand.

Reduction of profits of speculative dealers.

Improvement of methods of selling.

Improvement of standards of marketing procedure.

Better organization of real estate market.

Elimination of speculative building.

Reduction of cost of public utilities.

6. Controlling and Managing

Improvement of tenant-landlord relations.

Improvement of organization of building industry.

Improvement of efficiency of management of construction.

Decentralization of industry.

7. Cooperating

Improvement of community spirit.

Cooperation of all parties interested in housing to obtain better housing legislation and improvement in housing conditions.

8. Protecting

Better protection of consumer against speculator, dishonest dealer, loan shark, etc.

Better enforcement of housing codes and laws, systems of inspection.

Improvement of court procedure in housing matters.

Elimination of criminal activities such as racketeering.

Improvement of insurance practices.

9. Legislating

Legislation to insure government support to all housing reform activities.

Legislation to provide more equal distribution of income, and hence more effective housing demand.

Better housing laws regarding foreclosures, taxation, conveyancing practice, tenant-landlord relations, zoning, construction, tenant congestion, assembly of land, eminent domain, tariffs, building codes.

Legislation to prevent depletion of natural resources.

Elimination of obsolete and wasteful legislation now in the statutes.

10. Consuming

Improvement of household management.

REMEDIAL PROCEDURES SUGGESTED FOR
DIFFERENT AGENCIES

Writers on housing usually suggest procedures for certain agencies to follow in improving housing conditions. They suggest things which should be done by home owners, by real estate dealers, by city planners, by educators, by city government, by national government, and so on. In this section, such a classification of suggested remedial procedures is given, with the bibliographical source of each suggestion.

This list of remedial procedures is derived from an analysis of the original data cards used in this study, plus a further examination of a large number of writings on the specific subject of housing reform.

No attempt is made in this study to prove the validity of the suggested remedial procedures. The purpose here is to present a list of possible remedies which have been advocated by experts in the field of housing. The list is intended to constitute a series of topics worthy of consideration in a curriculum which treats the housing problem. Evaluation of the remedies suggested will be the purpose of the curriculum which deals with them.

Suggestions are made of procedures to be followed by: individual home dwellers; consumers as a group; philanthropists; promoters of housing reform; educational institutions; civic organizations; managers of housing projects; landlords; real estate dealers; financiers and money-lending institutions; railroads; neighborhoods; the building industry; industries in general; cities; states; the national government; government in general; the public; all agencies interested in housing.

Procedures Recommended for Individual Home Dwellers

I. Planning and Educating

A. The home purchaser

1. With regard to planning and educating, the home purchaser should:

a. Inform himself thoroughly about all the problems of home purchase and obtain legal, technical, and financial information and advice from the best sources available (21:164; 178:2,5; 180:xi,1,18-29,36,49,55,132; 187:36) regarding the following details of home ownership:

- (1) Restrictive agreements which affect home property (180:27).
- (2) Standards of procedure in acquiring home ownership (180:1,18; 186:193).
- (3) All the items of expenditure necessary, in order to realize the total amount of the investment (186:138).
- (4) Methods of financing (180:18,21,24,28).
- (5) Status of the property title (180:21).
- (6) Soundness of the structure (180:22,36).
- (7) Best kind of property to buy (180:6,18).
- (8) Best time to purchase property (180:1,18).

- (9) Past, present, and possible future trends of real estate values in section where purchase is to be made (180:15).
- (10) Whether section in which purchase is contemplated is appropriate to purchaser's scale of living and prospects (180:21).
- (11) Extent to which area has undergone an orderly development by planning and zoning and degree to which regulations are enforced by planning and zoning commission (180:26-27).
- (12) Possibilities of fluctuation of purchaser's income and its possible effect upon future home payments (178:2).
- (13) Financial strength of purchaser (180:23-26).
- (14) Insurance policies already covering property being purchased, so that purchaser may know what obligations for insurance are being assumed (180:28).
- (15) Whether shopping, transportation, amusement, religious, and recreational facilities are adequate and convenient in the district where purchase is being made (180:21).
- (16) Provisions that have been made for water supply, sewerage, sanitary facilities, street improvements, sidewalks, etc., in order to be fully aware of the obligations which must be assumed with purchase of the property (180:21, 25; 243:39).
- (17) Present tax rates and possibility of increase in tax levy (180:21).
- (18) Reasonableness of the price asked considering location and time of purchase (180:21).
- (19) Possibilities of future demand for residence property in the area in which purchase is being made (180:14, 18, 21).
- b. Strive to develop attitudes of considering themselves workers and consumers rather than capitalists in connection with home ownership (19:237).
- c. Plan carefully procedures with regard to home purchasing, including:
 - (1) All payments such as interest and principal on mortgage, taxes, assessments, insurance, water rates, maintenance (180:25-26).
 - (2) Manner of payment (180:19).
 - (3) Provision for reserves in the form of savings to take care of any unforeseeable contingencies (178:2).
 - (4) Selection of property to take into account location in a progressive community where buildings and grounds are well kept and neighbors are desirable (180:20).
 - (5) Purchase of all home equipment to eliminate spasmodic and wasteful buying (186:110).

B. The home builder

1. With regard to educating and planning, the home builder should:

- a. Inform himself as to the best construction practices and methods (243:199).
- b. Employ competent architectural services to plan the structure (181:92-93).
- c. Avoid making wasteful demands of the architect and contractor which reduce efficiency of construction (21:325).
- d. Lay out the complete plan, including furnishings when contemplating building (186:108), which plan:
 - (1) Provides for a structure which will be attractive to others if sale becomes advisable (180:23).
 - (2) Provides for future extensions of the structure (180:23).
 - (3) Meets the requirements of building codes and local regulations (180:23).
 - (4) Provides for a structure in keeping with the character of the neighborhood (156:27; 178:17).
- e. Prior to the beginning of construction, determine that
 - (1) Specifications are complete for a house ready for occupancy, or that any exceptions are clearly noted (180:23).
 - (2) The contractor agrees to an irrevocable blanket clause providing for the invalidation of any bills for extras unless prior written agreement as to the nature and amount of such extras has been drawn up (180:23).
 - (3) Specifications are such as to require minimum operation and maintenance costs (180:23).
 - (4) The contractor is reputable, conscientious, and financially responsible (180:23).
 - (5) The basis and amounts of payments to the contractor are clearly stated and agreed upon (180:23).
 - (6) Agreements are clearly formulated regarding the contractor's responsibility for fire and employees' liability insurance while the building is under construction, and for defective work or omissions discovered after the owner accepts the property (180:23).
 - (7) The property is subject to final inspection by the owner before the final payment is made (180:23).
- f. Employ competent legal advice to approve all agreements and legal procedures (180:23).
2. With regard to educating and planning, the prospective builder or buyer of an apartment house, in addition to the foregoing precautions, should plan his building to take into account:
 - a. The convenience and comfort of occupants (180:36).
 - b. The most economical utilization of space (180:36).
 - c. The most effective use of materials and design (180:36).
 - d. The best arrangement on lots for adequate open space (180:36).
 - e. The permanence of the building (180:36).

C. The home renter

1. With regard to planning and educating, the home renter should:

- a. Check all features of his prospective home carefully with regard to the type of dwelling, rental, location, time of leasing, character of landlord, services furnished, maintenance, and other features (180:31-6).
- b. Inform himself as to the rights and obligations of tenancy (179:45).

II. Constructing (including repairing and remodeling)

A. With regard to constructing, the home owner should:

1. Keep their homes in repair and up-to-date to prevent depreciation, and the need for a larger repair bill later (68:7).
2. Where possible, encourage members of the family to do small repair jobs about the house if the family income does not permit the hiring of help (186:15).
3. Unite with other home owners to keep the entire neighborhood in repair (14G:62).

III. Financing and Purchasing

A. It is recommended that home buyers observe the following procedures in financing the purchase of a home:

1. When comparing costs of owning and renting, consider them from a long-range point of view (180:4).
2. Do not assume obligations which involve undue risk and which are beyond present or possible future ability to carry (178:21; 180:56).
3. Undertake home purchase only when able to make an adequate down payment which should be at least 25 per cent of the purchase price (178:2-3,17; 180:5,24-25).
4. Avoid purchase of a house which costs more than twice the annual income of the purchaser (77:23; 243:56).
5. Avoid borrowing on second mortgages (93:28; 231:2).
6. Avoid purchasing property subject to assessments for improvements, since this amounts to an additional mortgage because the lien for assessments is superior to those of the first and second mortgages (180:25).
7. Prepare a budget in order to meet payments regularly (180:25).
8. Maintain a special home protection reserve fund built up by a monthly deposit in the form of a sinking fund to take care of unforeseeable contingencies (178:2-3).
9. Avoid purchasing a home primarily with the idea of making a profit, but take care that the investment is sound (180:16,19,26).
10. Accumulate savings during a boom period with which to purchase a home at a more expedient time (179:9; 180:19-20).
11. Borrow on long-term amortized loans rather than on short-term, renewable loans because of the expense of renewal fees (178:7,24).
12. When purchasing residence property, if possible, select a city which has zoning laws (161:49).

13. Purchase a home only if residence in that community is permanent; otherwise rent (181:3).
14. Purchase only after careful consideration to determine whether purchasing is better than renting (180:31).
15. Purchase a home from standpoint of permanent residence rather than as a temporary place in which to live until the family becomes wealthier (141:9).
16. Spend a larger proportion of income on improvement of the home rather than upon small luxuries, or on spending money for adolescents in the family (186:36-37; 243:3).
17. Purchase, as a rule, only in improved subdivisions; do not purchase a vacant lot in an improved subdivision unless funds are available and definite plans made for building a home in the near future (180:18).

IV. Cooperating

A. Home dwellers should cooperate with each other in order:

1. To plan for government loans for community improvement (69:10).
2. To plan neighborhood development (181:9).
3. To gain the protection and other advantages available through group action (180:6).
4. To carry on housing construction on a large scale (179:70-71).
5. To prevent unwise opening of subdivisions (178:14).
6. To preserve the natural attractions of the neighborhood (156:88).
7. To obtain beneficial housing codes and zoning regulations (69:4-5).

V. Protecting

A. In order to protect his home investment, a home owner should:

1. Carry adequate insurance of the types which best meet his requirements, including fire, wind, storm, earthquake liability, and other kinds (180:28).
2. Maintain constant vigilance in regard to insurance, repairs, depreciation, etc., in order to protect the investment (180:26).
3. Examine insurance policies carefully to see whether they cover adequately the risks against which the owner wishes to be insured (180:28).
4. Provide for means of meeting obligations in cases of emergency which render payments temporarily impossible (231:2-3).

Procedures Recommended for Consumers as a Group

I. Planning and Educating

A. In regard to planning, consumers of housing as a group should:

1. Emphasize the planning and construction of neighborhood units rather than isolated houses (59K:213).

2. Emphasize the interior of the block rather than the street front as the logical center of social and landscape interest (181:8-9).
3. Replace old concepts of what a house should be with a "functional" concept which envisions a house in terms of the best way to combine building materials to serve family and community needs (19:219).
4. Realize the financial value of sound architectural planning (11:42).
5. Replace old concepts of what a city should be with a new concept which will envision a city as a "... decentralized community which extends the blessings of productive industry, safe living, and the highest type of culture into the remotest parts of the country . . . a great social institution in which the human values will stand out as the paramount achievement . . ." (11:159).¹

B. In regard to educating, consumers of housing as a group should:

1. Take active interest in any change in planning and zoning programs (181:22-3).
2. Educate themselves in housing and home economics principles (179:44; 187:202-17; 59K:226).
3. Become informed about best construction principles and methods (243:199).
4. Become more articulate in demanding better housing (186:2).
5. Develop housing standards not easily swayed by fashion (21:128).
6. Educate themselves to raise standards of housing (179:44).
7. Seek competent information regarding best plan of buying furnishings (186:108).
8. Learn to recognize and evaluate housing conditions that cause irritations and family discord (186:108).
9. Regard decent housing as a fundamental right to which every citizen is entitled rather than a reward for the successful (14C:21).
10. Regard housing for lower-income groups as a public utility entitled to the right of eminent domain (254:6).
11. Change from a noncreative to a creative point of view regarding government functions in building affairs (11:42).

II. Marketing, Purchasing, Distributing

A. In order to promote better practices of marketing and purchasing houses, consumers as a group should:

1. Organize housing cooperatives to promote more economical marketing of housing by eliminating the speculator-contractor-bidder (19:93-4).
2. If single-family housing is desired, organize cooperatives on the English plan as follows:² "... this company builds the houses of the village; the occupants in paying their rent to the company pay up gradually on their shares; this being accomplished, the

¹ Carol Aronovici. *Housing and the Housing Problem*, pp. 159-160. Used by permission of the author and of A. C. McClurg & Co., Chicago, Ill.

² John Nolen, *New Towns for Old*, p. 128. By permission of Marshall Jones Company, publishers.

individual owns in shares the equivalent of the house he occupies, although the title to the property remains with the company. Undesirable occupancy is thus prevented. If for any reason a person wants to withdraw . . . the company buys back his shares and finds a new purchaser and occupant for the premises. This procedure avoids the hardships that arise when a house owner, obliged to move elsewhere, may have to part with his home at a sacrifice" (156:128).

3. As members of housing cooperatives, have rules prohibiting selling housing units in the cooperative at a profit (243:172-73).
4. As members of housing cooperatives, have rules prohibiting any person holding title to the property he occupies; the cooperative society should hold the title, and the individual subscribe to shares equal to the capital value of his apartment or house, on which he has a 99-year or other virtually perpetual lease (243:172-73).
5. Encourage the ideal of home ownership by those families whose incomes permit (180:3).

III. Cooperating

A. Consumers should cooperate in the following activities relative to housing:

1. Unite in a concerted demand for better housing (19:122,255; 45:10; 14F:19; 243:282).
2. Formulate citizens' groups to help fight the battle against the slums (24:1).
3. Organize housing cooperatives and other cooperative activities of property owners (59H:164; 168:166; 186:59).
4. Organize cooperative services to effect economies in living expenses (180:30; 243:265).
5. Organize into negotiating groups to aid low-cost housing corporations in the assembly of land, and to protect the individual owners of lots to be assembled (179:8).
6. Establish nonprofit holding companies, or trusts, under which ownership of homes on lease-hold land is encouraged to take the place of company-owned industrial towns (243:156).
7. End the evils of second mortgages (178:vii).
8. Work for enactment and enforcement of zoning and city planning laws (180:27).

Procedures Recommended for Philanthropists

I. Financing

A. In regard to financing of housing, philanthropists should:

1. Acquire ". . . the habit of making their princely gifts to universities, churches, or hospitals in the form of limited dividend housing company securities . . ." (243:220).¹

¹Quoted from Alexander M. Bing by Edith Elmer Wood in *Recent Trends in American Housing*, p. 220. By permission of The Macmillan Company, publishers.

*Procedures Recommended for Promoters of
Housing Reform*

I. Planning and Educating

A. In regard to planning and educating, promoters of housing reform should:

1. Emphasize building of adequate houses for the future rather than slum clearance (19:247; 204:30).
2. Proceed on the principle that adequate housing for the entire population at prices they can afford to pay is not possible without drastic changes in the present social-economic order (19:83,136).
3. Carefully and specifically define housing terms prior to any housing reform movement (124:3-4).
4. Plan housing reform in the light of the needs of the entire area concerned and with regard to the classes of the population it is designed to house and to the relationship which these bear to the characteristics and economic status of the inhabitants of surrounding areas (59H:159-60; 179:164).
5. Prior to a campaign for new housing legislation, secure basic data essential to the campaign (187:141).
6. Through demonstration of the social and economic value of proposed housing laws, gain a sound and favorable public opinion (59C:184).
7. Plan housing projects to prevent a reversion to slum habits and also for the proper analysis, interpretations, and adjustments of the cultural as well as to the geographic differences between the groups to be housed (65O:18).
8. Follow up the tendency toward industrial decentralization "... with a housing policy which will avoid the congestion created by the same industries in the city, and lay the foundation for a community planning policy that will keep the multiple dwelling out of the open country and allow the light to shine in every room and grass to grow about every home that is to be built" (11:17).¹
9. If professional social workers, take a leading part in the promotion of rehousing of slum dwellers (2:336).
10. Educate the public to the point where it will support socially beneficial legislation (59J:177-8).
11. Emphasize the education of key persons in each community (142B:111).

II. Legislating

A. In securing housing legislation, promoters of housing reform must proceed by obtaining the support of:

1. Party organizations, chief executives, organized lobbies, newspapers, leaders in the legislature (59C:181-182).

¹ Carol Aronovici. *Housing and the Housing Problem*, p. 17. Used by permission of the author and of A. C. McClurg & Co., Chicago, Ill.

*Procedures Recommended for Educators and
Educational Institutions*

I. Planning and Educating

- A. In carrying out the work of housing education, educators and educational institutions should work to:
 1. Educate consumers to the needs and possibilities of good housing (21:163-168; 120:7).
 2. Emphasize housing education in the schools (121:2).
 3. Educate in such knowledges and understandings as
 - a. Need for government housing and slum clearance (142B:113).
 - b. Conditions of housing of lower-income classes (142B:113).
 - c. Justification for government participation in housing (142B:113).
 - d. Crime, disease, and delinquency arising out of slum conditions (142B:113).
 - e. Economic losses arising from lowered morals, crime, and insanity resulting from bad housing (142B:113).
 - f. Relationship of housing to business groups and other groups in the community (142B:113).
 4. Create a new standard of housing demand (19:153; 69:8; 74-7; 179:44).
 5. Encourage home ownership (179:159).
 6. Inform the public about best construction methods (243:199).
 7. Provide information for home buyers relative to home finance (186:171; 187:162-163).
 8. Educate home owners to the need of keeping their property in repair (68:3).
 9. Gather scientific data regarding housing (11:77).
 10. Educate the public to realize the necessity for community planning in relation to any satisfactory housing program (177:41).
 11. Make the public slum conscious (179:55).
 12. Give information only in the field in which they are qualified to advise (186:154).
 13. Help contractors and builders of small houses to become better informed about city planning in relation to housing, house design, estimating, financing, blue print reading, and the relative values of building materials (186:154).
 14. Teach home dwellers the principles of budgeting (121:3; 186:110).

Procedures Recommended for Civic Organizations

I. Planning and Educating

- A. Civic organizations should aid in the housing movement through activities of planning and educating such as:
 1. Planning measures and policies to improve housing conditions, and to provide as rapidly as possible for desirable conditions of

- living for all families, irrespective of income, race, occupation, or other factors (187:15).
2. Studying conditions and trends in housing, creating public opinion, and setting in motion legal forms of control and direction as well as in other-than-legal forms which exert economic and social pressure (187:146).
 3. Taking the lead in civic improvement (187:231).

*Procedures Recommended for Managers of
Housing Projects*

I. Cooperating

- A. In cooperating with other agencies in housing procedures, managers of housing projects should:
1. Cooperate with the owning authorities and their technical experts on all questions of policy (190:36).
 2. Cooperate with local housing authorities (65O:18).

II. Controlling and Managing

- A. In managing low-rental housing projects, managers should:
1. Select tenants carefully to avoid the high costs of turnover (190:35).
 2. Keep families with larger incomes out of housing developments designed for families on the lower income levels (14D:66; 190:35; 14K:25).
 3. Establish a consistent rent policy for unemployed families (117:6; 190:35).
 4. Maintain regular payment of rent by employed tenants (135:17).
 5. Manage the project not only for its economic success, but also for securing the maximum social return to the community (190:35).
 6. Make provisions for dealing promptly and efficiently with repairs so that costs of maintenance may be kept at a minimum (190:35).
 7. Take the responsibility for rehousing displaced tenants in slum projects (190:35).
 8. Put into operation the processes of the law when they are necessary (190:36).
 9. Provide for the social, recreative, and educative lives of the tenants and encourage their initiative in managing these affairs (190:36).

Procedures Recommended for Landlords

I. Marketing (renting) Housing

- A. In the renting of houses, landlords should:
1. Keep rentals reasonable (74:5).
 2. Distribute leasing dates throughout the year rather than concentrating them at one period (21:165-6).

3. Avoid taking advantage of increase in tenant income by raising rents when such increases in income occur (243:59).
4. Make it less difficult for families with children to find suitable apartments at reasonable rent (243:45,213).
5. Refrain from profiteering on slum property at the expense of human health and happiness (77:9).

II. Cooperating

- A. With regard to cooperating in housing activities, landlords should:
 1. Cooperate with slum clearance programs because in the slum districts of many cities slum clearance and rebuilding will check, rather than hasten, the economic ruin of landlords (120:5).

Procedures Recommended for Real Estate Interests

I. Planning and Educating:

- A. With regard to planning and educating, real estate interests should:
 1. Improve practices of planning subdivisions (59A:148-149; 19:153; 77:26; 162A:6; 177:2; 179:151-158).
 2. Encourage investment rather than speculation in real estate (59H:160).
 3. Establish information agencies to help the home seeker (187:196).
 4. Investigate the facts about values of certain kinds of housing legislation (243:12).
 5. Carry on educational activities to call attention of prospective home buyers to the possibilities of securing adequate housing through the acquisition of older houses (180:55-56).

II. Constructing

- A. With regard to constructing of houses, real estate interests should:
 1. Work to provide better housing in terms of social values for all income classes, upper as well as lower (14A:71; 14F:16).

III. Marketing

- A. In marketing of residence property, real estate interests should:
 1. Reduce the waste and uncertainty involved in unorganized and unregulated marketing of houses (19:153; 180:55).
 2. Prepare property briefs for residential district (180:11).
 3. Extend the practice of multiple listing of property (180:11).
 4. Conduct real estate activities with more regard to home and family needs (186:56).
 5. Eliminate some of the profits of middlemen in getting residential land from the original owner to the home builder (77:33).
 6. Sell residence land in large plots suitable for group planning with the most efficient type of layout of streets and of public utilities (181:12).
 7. Curtail activities of dishonest dealers in residence property (187:36).

IV. Controlling and Managing

A. In controlling and managing of housing activities, real estate interests should:

1. Bring about better organization of the real estate market (187:36).

V. Cooperating

A. In cooperating with other agencies, real estate interests should:

1. Cooperate to promote beneficial housing legislation (243:12).
2. Foster social and community welfare (179:81).

*Procedures Recommended for Financiers and
Money-Lending Institutions*

I. Planning and Educating

A. In relation to planning and educating in housing, financiers and money-lending institutions should:

1. Base their conclusions, opinions, and procedures on accurate data (243:192-194).
2. Join in a concerted effort to help prospective home buyers analyze their financial ability to consummate the proposed purchase (178:4).
3. Obtain reliable statistical data on current population changes, the vacancy or occupancy situation, and related business conditions in order that they may be able to give intelligent assistance to home buyers in the field (186:149).
4. Secure the best real estate advice before investing money in large-scale housing projects (179:87).
5. Convey to owners and builders sound information regarding house design and construction (186:144).

II. Financing

A. In relation to financing of housing, financial agencies should:

1. Encourage slum clearance and rebuilding by private enterprise wherever possible (179:6, 85).
2. Aid slum clearance by:
 - a. Making basic mortgage money available in large sums (59I:195).
 - b. Making equity money available without high discounts or high rates of return (179:76).
3. Replace the practice of writing short-term mortgages by one in which long-term mortgages are written with adequate amortization provisions to protect the interests of the lender and the financial security of the home buyer (180:54-55; 59I:195; 243:185).
4. Spread credit risks through consolidation of home loan bonds (21:405).
5. Participate in, or encourage, the organization of limited-dividend

housing companies (117:1; 168:ix), which should participate in the production of better housing by:

- a. Eliminating the final entrepreneur's profit and the promoter's profit of the speculative builder (243:206).
- b. Reducing interest charges (19:229; 243:64).
- c. Eliminating junior mortgages (243:64).
- d. Reducing profit to a voluntarily accepted five or six per cent on the money invested (243:64).
6. Separate long-term and short-term credit (59P:161).
7. Make the acquisition of a home financially easier (59H:160; 243:188).
8. Develop an efficiently organized second mortgage service (178:9).
9. Provide a steady flow of credit for housing purposes (91:5).
10. Simplify and unify home credit machinery (21:404; 177:xi).
11. Eliminate red tape in providing credit for home building (73:6).
- B. In relation to financing of homes, life insurance companies should:
 1. Invest a portion of their funds in mortgage loans and in the erection and management of groups of workers' dwellings in large cities (168:143).
 2. Invest a part of their funds at 5 per cent to clean out the slums (168:143).

III. Cooperating

- A. In cooperating in housing activities, financial agencies should:
 1. Cooperate with the government, with owners and builders, and with housing associations and social agencies to eliminate slum areas (179:59-60).
 2. Cooperate with other agencies to bring about special machinery to aid housing for low-income groups (243:192).
 3. Cooperate with municipalities to bring about successful district replanning (179:59-60).

IV. Protecting and Law-enforcing

- A. With regard to protecting and law-enforcing, financial agencies should:
 1. Establish the necessary machinery in each locality to prevent as far as possible unsound building and the consequent detrimental effect upon the equities of those who own homes (178:4).
 2. Require good design and good construction of the houses for which they make loans (186:154).

Procedures Recommended for Railroads

I. Marketing and Distributing

- A. With regard to the distribution of housing and other goods, railroads should:

1. Revise freight rates and switching practices to encourage decentralization of industry (179:xvi, 200; 187:107).

Procedures Recommended for Residential Neighborhoods

I. Planning and Educating

A. With regard to planning and educating, neighborhoods should:

1. Emphasize the principles of neighborhood-unit planning (1:4; 236:78-80; 254:30).
2. Refuse to tolerate the establishment of the conditions out of which slums grow (1:10).
3. Plan its development in the light of a detailed neighborhood plan, a master plan of the city or town, and an outline plan of the region (1:3-4).
4. In arranging the neighborhood plan, eliminate dark side yards and alleys, which arrangement leads naturally to building the houses themselves in closed groups or rows (254:29).
5. Reverse the house front so that the street door is the service door, while the house faces the interior park in the middle of the block (254:45).
6. Work for adequate city zoning laws and enforcement of these laws in the neighborhood (1:16).
7. In neighborhood development ". . . . the chief emphasis must be placed on the desirability of reserving sufficient space about buildings for health and convenience, of eliminating wasteful expenditures in land development due to speculation and extravagant forms of local improvement, and of establishing homes with agreeable environment within the means of the greatest number" (1:18).¹
8. Resist the trend toward higher housing densities (236:81).

Procedures Recommended for the Building Industry

I. Planning and Educating

A. In connection with educating in housing, the building industry should:

1. Raise the standards of education and training of architects and building workers (11:42; 21:145, 401; 187:285).
2. Establish the view that architecture should coordinate all the factors in building with community life (21:329).
3. Gather and disseminate information about the best construction practices and methods (243:199).

¹ Thomas Adams, *The Design of Residential Areas*, p. 18. By permission of the President and Fellows of Harvard College.

4. Develop methods for informing contractors about city planning in its relation to housing (186:154).
 5. Popularize more efficient multiple-family houses for low-income groups rather than the more expensive single-family house (179:68).
 6. Learn the facts about the latent opportunity in the volume of work to be accomplished through rehabilitation of blighted areas and slum districts (179:11).
 7. Eliminate the profiteering and speculative attitude of the building industry (77:65).
 8. Form a national organization of large-scale housing corporations to carry on extensive research in the field of low-cost housing (179:85-7).
 9. Take the initiative in experimenting in modernization of building practice (179:85-7).
- B. In connection with educating, trade unions as part of the building industry should:
1. Take the lead in making the demand for better houses effective (19:122-3).
- C. In connection with planning in housing matters, the building industry should:
1. Adopt planning standards which represent a change from a mechanical standardization for profit to functional standards for use (19:156).
 2. Adopt planning standards which reduce the costs of streets to a minimum (19:156).
 3. Plan houses according to the neighborhood unit plan, thereby economizing through the use of standardized parts and the provision of centralized services and management (19:155, 219; 14F:16; 59H:164).
 4. Plan houses in the light of the fact that the city family pattern is different from the rural family pattern (186:59).
 5. Plan house designs to take into account the cultural and mental needs of the family and community as well as the physical needs (19:218-23; 131:179; 186:xii, 8-9, 32-33, 70).
 6. Plan the house to provide for: first, a quiet and secluded life for the family; and second, privacy for the individual in the home (142C:134).
 7. Plan houses in the light of the economic value of light and air (104F:43).
 8. Plan each housing project in the light of its own peculiar limitations and possibilities (65A:17).
 9. Use types of architecture in harmony with the locality (156:27).
 10. Encourage architects to adapt their work to standardization and mass production (21:142-3).
 11. Make available at less cost reliable architectural services to home builders (21:142-3).

II. Constructing (including Management of Construction)

A. In the construction of houses, the building industry should:

1. Invent efficient methods of producing good low-cost houses which can be sold or rented at prices which the lower-income groups can afford to pay (77:24, 154-155; 142C:140).
2. Provide decent housing within reach of places of employment without regard to the existence of slums (59A:152).
3. Carry on house building operations on a large scale (135:10; 179:11).
4. Allow unrestricted output of labor (179:75).
5. Adjust production capacity to demand for houses (19:11; 21:140).
6. Develop less wasteful methods of producing raw materials for building (21:325).
7. Improve the efficiency of management in house construction (21:145-7).
8. Increase the efficiency of house construction by:
 - a. Production of houses in factories (21:304; 142F:142).
 - b. Application of scientific techniques to production (21:326; 65H:21; 93:34).
 - c. Development of more suitable and efficient housing materials (11:35; 21:60; 65G:43).
 - d. Adoption of mass production methods (19:229; 21:viii, 140, 144; 65H:21; 59H:160; 142F:142).
 - e. Prefabrication of construction units (21:140; 65G:43; 187:37, 39, 43, 64, 68).
 - f. Use of recent technological developments (21:viii, 143, 302; 187:35-36).
 - g. Standardization of parts and materials (21:144-5; 111:106; 142F:142; 243:61).
9. Pioneer in new types of modern cheap housing (65R:9).

III. Marketing, Distributing

A. With regard to marketing and distributing of houses, the building industry should:

1. Develop more direct methods of marketing its product (142F:142).
2. Purchase materials and equipment in larger quantities from fewer sources (65G:43).
3. Not build on land until it comes down in price to a point at which profitable buildings can be erected and maintained; if such land cannot be found in a certain place, then build elsewhere.

IV. Financing

A. With regard to financing, the building industry should:

1. Provide land and management for low-cost housing to be partly financed by government (65H:21).

V. Controlling and Managing (the larger processes of the building industry)

A. In industry-wide control and management, the building industry should:

1. Reduce noncreative labor to a minimum (11:42).
2. Reduce building construction accidents (21:168).
3. Bring about more efficient organization and greater centralization of the industry (21:140, 224, 303; 59H:160; 179:36, 170; 187:36).
4. Employ labor by the week instead of by the hour with a lower hourly wage in return for steady employment (65G:43).
5. Integrate the processes in the home building industry, from the production of raw materials to the manufacture of the finished product (21:144).
6. Reduce the number of separate crafts in the industry (21:147).
7. Exercise more control over its basic raw material, land (77:29).
8. Adjust itself to a changing birthrate and the resulting change in demand for land (77:43).
9. Provide an organization for the purpose of reconditioning or modernizing existing buildings, enabling the owners to pay therefor on a monthly basis over a period of approximately three years (179:60-66).

VI. Cooperating

A. The building industry should cooperate with other agencies:

1. To secure better design in housing (181:20).
2. To produce better coordination within the industry in order to produce more efficient construction (14B:58; 77:81-6).
3. To improve cooperation among housing labor organizations (21:147-59).
4. To secure better coordination of the efforts of all housing agencies to secure low-cost housing on a large scale (179:86).
5. To secure better housing legislation (243:12).

VII. Protecting

A. With regard to protecting, the building industry should:

1. Eliminate racketeering in construction activities (77:71).

VIII. Legislating

A. With regard to legislating, labor organizations should:

1. Revise their rules to promote more socially beneficial housing (77:86-8).

Procedures Recommended for Industry in General

I. Planning and Educating

A. In planning and educating activities related to housing, industry in general should:

1. Plan the location of new industrial plants only in cities which do not neglect their slum conditions (161:51-2).

2. Follow a consistent policy regarding housing of workers; if workers are urged to own their own homes, it should be with a realization that home ownership of workers is not compatible with a mobile labor supply (186:63).

II. Constructing

A. With regard to construction, industries should:

1. Decentralize and establish plants in small towns where workers can have better housing conditions (11:21; 156:9; 176:xi; 179:xii, xvi, 174, 176, 199-200).

III. Financing

A. In the financing of housing, labor unions as part of industry should:

1. Provide housing for their members through cooperative housing projects (179:131-7).

IV. Marketing, Distributing

A. In the distribution of goods and incomes, industry should:

1. Absorb unemployment as rapidly as possible in order to lighten the burden of taxation (73:5).
2. Increase incomes of lower-income groups (14A:71-2; 179:28; 243:59).
3. Refrain from using high-pressure or otherwise unethical salesmanship methods in selling consumers' goods (186:106, 138, 173).

V. Cooperating

A. With regard to cooperating with other agencies business groups should:

1. Give support and encouragement to large-scale housing (177:11).
2. Foster social and community interest (179:81).
3. Join with other groups to eliminate insanitary areas and provide decent housing for workers (168:189).

Procedures Recommended for Government¹

I. Planning and Educating

A. With regard to the planning of activities related to housing reform, government should:

1. Plan slum clearance as a land salvaging operation (59A:154; 179:9).
2. Establish a program for the retirement of worn-out houses (243:234).
3. Establish a definite policy, standards of procedure, and a permanent program for government participation in housing (14B:55; 104D:38; 124:4; 179:47; 187:117, 198; 190:31).

¹ Other procedures recommended for government are listed in later sections under the headings "National Government," pages 291-5, "State Government," pages 295-7 and "City Government," pages 297-303.

4. Plan a large-scale slum clearance program (124:4).
5. Determine minimum standards for decent housing (14B:55; 21:96; 14-1:9).
6. Plan the framework within which decentralization of population and industry may take place (179:203).
7. Determine standards for a good system of taxation (187:193, 195-96).

B. With regard to housing education, government should:

1. Through national and local policies, encourage the better types of building (11:4-5).
2. Carry on housing study and research in all fields related to housing (14B:55; 59H:159; 190:37; 243:199).
3. Make all facts and results of research available to both public and private housing agencies (190:37).
4. Give adequate publicity to tested development and financing plans (180:3).
5. Encourage home ownership (179:159; 180:3).
6. Provide accurate and disinterested advice for the home buyer (243:36).
7. Encourage prospective home owners to secure the necessary information from proper sources before buying (180:3).
8. Encourage cooperative housing activities (180:3).
9. Stimulate local initiative and participation in low-cost housing (135:8; 190:30).
10. Conduct educational campaigns to develop a public opinion which will demand elimination of slums (65D:19; 104C:11; 135:22; 243:139).
11. Stimulate the production of houses in times of housing scarcity (243:106).
12. Encourage invention and use of new building materials (11:35).
13. Provide training courses for managers of public housing projects (190:36).
14. Educate the public to appreciate the necessity for civic control of building areas (65D:19).
15. Place greater emphasis upon the consumption of goods (108:390).

II. Constructing

A. With regard to construction activities related to housing, government should:

1. Participate in slum clearance and rebuilding (120:3; 179:6).
2. Engage in slum clearance as a health measure (243:13).
3. Engage in slum clearance as a land salvaging operation, using former slum sites for the housing of higher-income groups and constructing low-cost housing on cheaper land (59A:154; 179:9).
4. Replace obsolete houses by new building operations (59F:169).

5. Aid home owners to repair homes which have fallen into disrepair (73:2).

III. Financing

A. With regard to the financing of housing operations, government should:

1. Engage directly in the financing of housing operations, such as slum clearance and construction of low-cost housing (2:335-336; 11:43; 59A:156; 14B:55; 14E:11; 135:22; 179:7-8, 80; 243:13, 14, 46, 113).¹
2. Promote slum clearance and low-cost housing through subsidies (59A:154, 156-7; 14B:55; 104C:11; 14F:18; 179:xii, 7-8; 204:137).
3. Issue a quarter billion dollars of bonds to provide the equity money for worthy housing projects (179:37).
4. Cooperate with private industry in slum clearance and rebuilding (59A:154; 104C:11; 120:1-2; 135:6; 168:105, 144, 189; 179:xiv, 7-8, 11, 25-26, 85; 59-I:196).
5. Use new credit at low interest in rehousing only the lowest income groups who cannot be adequately housed by commercial enterprise (243:203).
6. Improve facilities for furnishing credit to the home buyer (21:348; 243:188).
7. Provide a steady flow of credit at low rate of interest and long amortization periods to stimulate and stabilize the building industry (59A:156; 14B:55-56; 70:3; 73:2; 65-I:11; 108:392; 168:101, 188; 243:113).
8. Provide better credit and financing arrangements for housing in rural communities (108:392).
9. Provide a unified government administration of housing credit (14B:55).
10. Control housing standards through provision of credit for housing, and lend only in return for reliable assurance that discredited building and finance practices will be abandoned (14B:55; 168:101; 142G:203).
11. Encourage and give financial assistance to limited dividend and cooperative companies to provide housing for middle income one-third (135:11; 168:101; 179:7-8, 154; 190:32; 243:167, 220).
12. Use special unemployment relief funds for low-cost housing (179:7-8).
13. Construct houses to rent to government employees (179:7-8).
14. Acquire, through power of eminent domain, land for low-cost housing (179:26).

¹ Some opposition to any kind of government participation in housing has been expressed. The executive committee of the National Retail Lumber Dealers' Association adopted a resolution declaring that the government's intrusion in the home building field is disadvantageous to private business and therefore should be stopped (65B:53).

15. Leave to private enterprise as much as possible of low-cost housing construction and slum clearance (59A:156; 21:135; 142B:110-111; 59H:167; 179:6, 11, 156; 243:14, 280).
16. Issue short-term bonds only for improvements which will serve the community for a short period of time (11:54).
17. Lend money to enable property owners to repair and modernize their homes (68:2; 69:8; 73:2, 5, 6; 179:56).

IV. Marketing, Distributing

A. With regard to the marketing or distributing of housing or other consumers' goods, government should:

1. Provide a redistribution of wealth and planned production for use (14E:15; 14F:18).
2. Reduce the income-housing-cost ratio (2:335; 59J:137; 179:27; 243:1-2, 59, 149; 254:9-10).
3. Not take property away from owners, but rather enter into agreements with them in return for cooperation and conformity to the plan desired (91:6).
4. Exercise the power of eminent domain to acquire sites now occupied by undesirable dwellings, for the purpose of building desirable dwellings thereon, either by direct government activity or through government-aided private enterprise (179:25).
5. Compensate home owners on a fair basis for property acquired through eminent domain (179:25).
6. Utilize public housing as a means for overcoming inequalities in the distribution of wealth (14E:15).
7. Revise the system of building and finance economy so that it will harmonize with the rent-paying resources of lower-income families (14A:72).
8. Remove the surplus population to points where they can afford a decent living (59F:169).
9. Promote well-balanced distribution and adjustment of population and industry (179:190).
10. Reduce housing costs (243:2).
11. Reduce public expenditures through:
 - a. Elimination of useless and overlapping activities (178:141-2).
 - b. Closer coordination of units (178:142).
 - c. State supervision over local government finance (178:143).
 - d. Elimination of superfluous government units (178:144).
12. Construct probationary settlements for housing families who are not willing or capable of caring for the better class public housing apartments (168:36).

V. Controlling and Managing:

A. With regard to the controlling and managing of housing activities, government should:

1. Set up public housing authorities for the promotion of adequate low-cost housing (77:21; 135:6).

2. Coordinate the work of housing boards and authorities (14B:56).
3. Carry on work relief through low-cost housing construction (135:7-8).
4. Stimulate a revival of the capital goods industries (123:435).
5. Manage the work of slum clearance (120:2).
6. In the case of government low-cost housing projects, appoint managers before clearance of the land begins in order to permit intelligent procedure to be followed in finding quarters for displaced tenants (190:36).
7. Provide the position of manager of public housing projects an adequate and assured status by placing in his hands proper executive power, and providing adequate security in the terms of appointment for continuity of employment (190:36).
8. Aid readjustment of the labor supply to industrial changes brought about by technological advance in housing construction (21:48).
9. Avoid paternalism or institutionalism in low-cost public housing (243:231).
10. Exercise the power of eminent domain in assembling land for low-cost housing (104A:67).

VI. Cooperating

A. With regard to cooperating in housing activities, government should:

1. Secure cooperation among all government housing agencies (11:88; 14B:56-7; 14E:12; 29:244; 135:8).
2. Secure cooperation between public and private housing agencies (179:9).
3. Aid and cooperate with housing research organizations (144B:28; 187:218-52).
4. Cooperate with private enterprise in salvaging slum property for a higher economic use (179:11-12).

VII. Protecting and Law Enforcing

A. With regard to protecting and law enforcing in housing matters, government should:

1. Protect home owners from transit systems that speculate in home property (11:29-30).
2. Protect home owners against fluctuations of incomes and of property values (180:1, 3; 187:139).
3. Protect the home buyer from exploitation (243:36).
4. Control speculative building (14L:63).
5. Prevent commercial projects from attaching themselves to the skirts of welfare projects (243:280).
6. Prevent uneconomic use of land (179:42).
7. Prevent dumping of foreclosed property upon the general market and thus depreciating the entire real estate market (231:4).
8. Prevent unfair assessment of real estate (187:126).
9. Safeguard operations of lending institutions (179:154).

10. Establish agencies to rate mortgages (59H:163).
11. Secure for mortgages the security of a guaranteed mortgage investment (23I:4).
12. Give insurance protection to loans for home modernization (70:6).
13. Enforce high standards of construction to insure safety and sanitation (178:45; 243:8).
14. Bring existing structures up to the requirements of building and sanitary laws (69:8).
15. Enforce strictly and sanely all housing laws (179:126-7; 187:129, 145).
16. Strengthen the administrative machinery created to enforce housing laws by maintaining the chief enforcing official and all capable members of his staff continuously in office regardless of the changes in political power (187:128-30).
17. Improve court procedures in the enforcement of housing legislation (187:135-6).
18. Establish adequate inspection systems for support of housing codes and laws (179:15).

VIII. Legislating

- A. With regard to legislating on housing matters, government should:
 1. Revise housing legislation, such revision to include the restrictive laws of city housing codes, and also laws touching the broader social and economic aspects of housing (11:94-5; 14B:57-8; 14H:75-6; 21:160, 306, 308-9; 59E:190; 59H:159; 59J:142; 120:9; 121:2; 179:15, 73, 75; 243:11, 114-5).
 2. Emphasize dynamic, promotive legislation rather than restrictive legislation (11:79).
 3. Promote construction of housing for use rather than for profit (59I:195-6).
 4. Base legislation on nation-wide experience with normal as well as with pathological housing conditions (11:76).
 5. Base legislation upon facts of scientific discovery rather than upon compromise among legislators, housing reformers, and property owners (11:5-6, 77).
 6. Aim to achieve the following in code revision:
 - a. Base codes upon scientific research; unreasonable and unscientific codes which restrict the use of certain materials tend to raise costs of construction (11:36).
 - b. Base legislation on local needs (14B:56; 187:140).
 - c. Eliminate excessive requirements, as these are a continuing handicap to economical construction (21:160; 187:109, 121).
 - d. Make building codes flexible to permit and encourage the use of new materials and allow the widest competition in present materials (21:323; 187:122).
 - e. Eliminate conflicting housing codes in overlapping governmental authority (21:326; 142A:149).

- f. Provide for a gradual rising of the minimum standards set up in the laws (187:15).
7. Include in code revisions laws providing for:
 - a. An increasing control of old buildings along with regulation of new construction (11:21).
 - b. Limitation of building heights (11:24, 71).
 - c. Limitation of number of buildings and dwellings per acre to about 10 to 15 family units (11:72).
 - d. Conditions of sanitation, health, and safety in new construction (21:307; 187:15).
 - e. Demolition of old buildings where required as a safety or health measure (179:15-6).
8. Regulate tenant-landlord relations (187:128).
9. Pass rent restriction laws only insofar as housing is a public utility under full government control; government rent restriction applied to privately owned housing is productive of more evil than good (243:96-7, 106).
10. Pass laws to encourage and assist reconditioning, remodeling, and modernizing (187:108).
11. Encourage better practices in city and regional planning (14A:74; 14B:57).
12. Prevent wasteful practices of subdividing and marketing (77:26).
13. Provide for government participation in housing construction and financing of housing (11:82; 19:130; 59C:178; 59E:187; 179:76-7; 243:15, 46) including:
 - a. Slum clearance (59E:187; 168:190; 179:16).
 - b. Investment of public funds in housing (19:130).
 - c. Establishment of central mortgage discount banks to coordinate the whole mortgage system of the country (59H:159).
 - d. Furnishing subsidies where necessary (19:130; 243:14-18, 64).
 - e. Purchase and assembly of land (179:51, 75).
 - (1) Providing cheap land for low-cost housing (19:225-6).
 - (2) Providing for better methods of land assembly (179:51, 75).
- f. Clarify and improve laws on eminent domain and condemnation (179:15, 18, 75).
 - (1) Permit use of eminent domain for acquiring property to lease to private enterprise for low-cost housing (179:15, 21).
 - (2) Grant power of eminent domain to private enterprise for low-cost housing (179:15).
 - (3) Use power of excess condemnation for slum clearance (168:118-21; 179:15).
- g. Set up public housing agencies and authorities (14B:57; 59E:190; 59H:159).
- h. Assist private enterprise to produce better housing, especially for low-income families (11:6; 91:6; 179:154).

14. Release public housing from the influence of partisan or factional politics (135:8).
15. Compel banking institutions to invest a certain percentage of their deposits in loans for housing purposes (11:88).
16. Revise the tax laws to relieve the burden on residential real estate (11:21, 91; 14A:70; 59A:148; 59H:160, 166; 168:26-7; 178:109, 115; 179:27, 74, 168; 187:126).
 - a. Distribute tax burdens more equally between residential and non-residential property (187:126).
 - b. Improve machinery, personnel, and procedure of assessment (178:118; 187:126).
 - c. Improve administration of tax laws (178:114).
 - d. Base taxing procedures upon annual use value of property instead of upon selling value (11:81, 86; 179:29, 168-169; 254:6).
 - e. Adopt the graded, or differential, tax system which provides for the whole real estate tax to be put upon land and exempts buildings, or provides for a higher tax rate on land than on buildings (11:63, 72, 81; 59D:199; 243:150-152).
 - f. Change gradually from present tax system to a system in which houses are permanently and totally exempted from taxation (179:27).
 - g. Provide for exemption of residence buildings under certain conditions, such as:
 - (1) To encourage low-cost housing construction (59E:193; 91:7; 168:130, 136; 179:94; 187:103, 112).
 - (2) To relieve the burden on the small home owner, by exempting certain types of homes valued at less than \$2000 (11:91).
 - (3) To make low rents possible for low-income tenants (179:7-8; 243:59).
 - h. Defer tax increases upon new buildings and related improvements during the course of construction (187:112).
 - i. Exempt all mortgages on residences (11:91).
 - j. Broaden the tax base by levying heavier taxes on
 - (1) Inheritances (59O:205),
 - (2) Incomes (59O:205; 178:120, 123; 187:111),
 - (3) Intangible wealth (77:144-145; 178:119).
 - k. Eliminate double taxation, such as a tax on full values of mortgaged property and a tax on the mortgages themselves (11:51; 178:147-148).
17. Protect investors and home owners by safeguarding against depreciation of values (11:79).
18. Insure home mortgages (231:4).
19. Improve practices of transfer of property, such as those relating to conveyancing practice, mortgages, and deeds (187:127).
20. Make transportation a public utility (11:28).
21. Provide for boards of appeal to decide points of housing procedure in dispute (187:134).

Procedures Recommended for National Government

I. Planning and Educating

A. With regard to planning, the National Government should:

1. Share in the planning activities listed in the section "Procedures Recommended for Government."
2. Develop a comprehensive housing program (14A:74; 14B:56; 104H:95).
3. Formulate a permanent policy of national assistance in housing finance, planning, coordinating, standard setting, and statistics gathering to include: (14K:26; 65S:13; 142G:206; 190:30)
 - a. Declaration of governmental policy of public responsibility and duty in housing matters (65S:13).
 - b. Definitions of policy, particularly with regard to the income group to be aided (65S:13).
 - c. Division of responsibility and the character of cooperation between federal, state, and local agencies (65S:13).
 - d. Assurance of permanent public agencies to carry out a program (65S:13).
 - e. Agencies to have legally established powers and permanent sources of funds sufficient to develop the proposed program (65S:13).
4. Hold national conferences on slum clearance (65J:6).
5. Set up a national zoning plan for the entire United States in which the dominant land units and their best uses are indicated (65K:7).
6. Accept as a public responsibility and a national service the providing of housing accommodations, not below a minimum standard, for every family, at a rent within the family capacity to pay (14E:11).
7. Determine desirable standards of housing in connection with any government financial aid given to housing construction (69:5).

B. With regard to educating, the National Government should:

1. Share in the educating activities listed in the section "Procedures Recommended for Government."
2. Provide a broad national program to serve as a guide to government and private investors in the building of low-cost homes (14A:71).
3. Collect and distribute housing information, carry on research, and make trial housing demonstrations (190:37).
4. Provide better statistical services related to housing (104H:94).
5. Provide more technical laboratory research, social studies, and studies of family economics in the field of housing research (104H:94-5).
6. Prepare a nation-wide catalog of all governmental and private planning agencies, organizations, individuals, and their records, surveys, reports, maps, plans, air pictures, and existing card catalogs to which access may be gained (65K:7).

II. Constructing

- A. With regard to the construction of housing, the National Government should:
 1. Share in the construction activities listed in the section "Procedures Recommended for Government."
 2. Construct experimental housing units and carry on experimental processes in the field of housing (142C:138).

III. Financing

- A. With regard to financing of housing, National Government should:
 1. Share in the procedures recommended in the section "Procedures Recommended for Government."
 2. Offer outright subsidies to private interests for the rehabilitation of old dwellings, or for construction of new housing (59A:156).
 3. Revive building activity through government loans (14B:55; 69:8).
 4. Use postal savings for home loans (243:195-6).
 5. Establish a system of intermediate credit housing banks to provide rediscounting facilities for equity financing of building in slum clearance (179:35-7).
 6. Provide funds to encourage and aid limited dividend and cooperative housing corporations (168:30; 142G:211).
 7. Use federal funds for the purchase of structures only which are judged fit for use and which are not a menace to the public (142A:148).
 8. Withhold grants or loans for projects on vacant sites until the local community has accomplished or committed itself to the demolition of unfit housing accommodations, in a number at least equal to the number of new accommodations to be built with government funds (142A:209).
 9. Provide for state and local government units to share in investment and subsidy in public housing (142G:209).
 10. Establish the period of years for which the grant is made not to exceed the useful life of the building (142G:209).
 11. Use its credit and give financial assistance in forms tending to stimulate local initiative and local participation in the cost of housing (190:30).
 12. Spend annually for the next ten years, \$2,600,000,000 for homes to meet turnover and population trends (65C:17).

IV. Managing and Controlling

- A. With regard to managing and controlling of housing activities, National Government should:
 1. Share in the managing and controlling activities listed in the section "Procedures Recommended for Government."
 2. Set up a federal agency to coordinate all national housing activity (135:9; 190:30-31; 142G:206).
 3. Remove the federal housing activity from "emergency-make-work" programs (104C:11; 142G:206).

4. Create a mortgage discount bank where mortgage credit may be converted into cash for short periods of time (232:78).
5. Select a trained personnel for housing management (65M:48).
6. Set up a satisfactory accounting system (65M:48).
7. Remove public housing from all political control (65M:48).

V. Protecting and Law Enforcing

A. With regard to protecting and law enforcing in relation to housing, the National Government should:

1. Share in the protecting and law enforcing activities listed in the section "Procedures Recommended for Government."
2. Continue insurance benefits in connection with Federal Housing Administration laws, and other government lending agencies (231:4).
3. Share the cost of slum clearance as a public health measure (168:19).

VI. Legislating

A. With regard to enacting laws on housing, the National Government should:

1. Share in the legislating activities listed in the section "Procedures Recommended for Government."
2. Reduce or remove the tariff on building materials (11:33, 35-6, 91).
3. Bear a large per cent of the loss involved in slum clearance procedures (204:31).
4. Provide for a greater share of responsibility to be given to local, rather than to national housing authorities (142D:133).
5. Enact legislation giving suitable powers to the Federal Government to participate in housing activities (190:30).
6. Execute to the greatest possible extent the powers granted and the provisions enacted in the United States Housing Act of 1937, which empowers the Federal Government (216:1-14).¹
 - a. To assist the States to alleviate unemployment, and to remedy unsafe and insanitary housing conditions and the shortage of decent housing for families of low income.
 - b. In order to carry out this purpose, to create a United States Housing Authority and to appropriate \$26,000,000 for its

¹ S. 4424 was introduced in the United State Senate by Senator Robert F. Wagner, and H. R. 12164 was introduced in the House of Representatives by Congressman Henry Ellenbogen, during the Seventy-Fourth Congress. In June, 1936, the Senate passed the Wagner bill; it was lost, however, in the House of Representatives Banking and Currency Committee just prior to the adjournment of Congress in June, 1936. On February 24, 1937, Senator Wagner introduced a similar bill, S. 1685 in the Senate of the Seventy-Fifth Congress while the same bill was introduced simultaneously in the House as H. R. 5033, by Congressman Henry B. Steagall. This bill was passed and signed by the President. The summary here given is taken from Publication No. 412, official copy of United States Housing Act of 1937, corrected print (216:1-14).

purposes, including \$1,000,000 capital stock; this Authority to be a perpetual, corporate body under the Department of the Interior, to be directed by an Administrator appointed for a term of five years by the President with the approval of the Senate, and to have the following general powers:¹

- (1) To publish and disseminate information pertinent to the various aspects of housing.
- (2) To make loans to public housing agencies to assist in the development, acquisition, or administration of low-rent housing or slum-clearance projects.
- (3) To make annual contributions to public housing agencies to assist in maintaining the low-rent character of their projects, such contributions to be made only upon the condition that these agencies eliminate unsafe and insanitary housing conditions to an amount equivalent to the number of newly-constructed dwellings in the government-aided project.
- (4) To enter into contracts, on or after the date of enactment of the Act, which contracts provide for annual contributions aggregating not more than \$5,000,000 per annum; on or after July 1, 1938, to enter into additional contracts which provide for annual contributions aggregating not more than \$7,500,000 per annum; and on, or after July 1, 1939, to enter into additional contracts which provide for annual contributions aggregating not more than \$7,500,000 per annum.
- (5) To make capital grants to public housing agencies for the purpose of assuring the low-rent character of new housing projects, on condition of elimination of an equivalent amount of unsafe and insanitary housing, such grants not to exceed 25 per cent of the cost of development or acquisition.
- (6) To make such grants on or after enactment of the Act, aggregating not more than \$10,000,000; to make additional capital grants on or after July 1, 1938, not to exceed \$10,000,000, and on or after July 1, 1939, to make additional capital grants not to exceed \$10,000,000.
- (7) To supplement capital grants from funds available for unemployment relief, with additional grants to be expended for payment of labor used in low-cost housing developments, provided that such additional grants shall not exceed, in any one project, 15 per cent of the development cost of the project.
- (8) To make capital grants only on condition that the state, or political subdivision in which the public housing

¹ Only the more general powers of the United States Housing Authority are here listed.

- agency is located, make a contribution equal to not less than 20 per cent of development or acquisition cost.
- (9) To sell or lease Federal low-rent housing projects now under way to public housing agencies.
 - (10) To issue obligations, in the form of notes, bonds, or otherwise, which may be sold to obtain funds for the purposes of the Act; such obligations to include amounts not to exceed \$100,000,000 on or after the date of enactment, an additional amount not to exceed \$200,000,000 on or after July 1, 1938, and an additional amount not to exceed \$200,000,000 on or after July 1, 1939; these obligations to mature within 60 years from date of issue, and to bear interest not to exceed 4 per cent.
 - (11) To carry on all its activities in ways which will assure the establishment and maintenance of low rentals, and which will guarantee to laborers employed on projects assisted by the Authority prevailing wages and standard working conditions.

Procedures Recommended for State Governments

I. Planning and Educating

- A. With regard to planning and educating, state governments should:
 - 1. Share in the planning and educating activities listed in the sections "Procedures Recommended for Government," and "Procedures Recommended for National Government."
 - 2. Carry on research and demonstration work in housing (190:30, 37).
 - 3. Create means of better planning for farm and village homes and communities (108:391).
 - 4. Develop housing standards attainable by different groups in the population of the state (108:391).

II. Cooperating

- A. With regard to cooperating in housing, state governments should:
 - 1. Share in the cooperating activities listed in the sections "Procedures Recommended for Government," and "Procedures Recommended for National Government."
 - 2. Cooperate with housing agencies of all other divisions of government (14B:55-6; 14E:12; 135:8).
 - 3. Bring about cooperation and coordination among all public and private housing agencies in the state (135:9).

III. Controlling and Managing

- A. With regard to controlling and managing the processes of housing, state governments should:
 - 1. Share in the controlling and managing activities listed in the sections which give procedures recommended for government in general, and for the National Government.

2. Set up housing agencies to stimulate, coordinate, and regulate local housing activities (190:31).

IV. Legislating

A. With regard to legislating on housing problems, state governments should:

1. Share in the legislating activities listed in the sections which present procedures recommended for government in general, and for the National Government.
2. Provide fair practices of assessment and appraisal (178:5).
 - a. Restrict use of special assessments to the financing of special improvements (59H:166).
 - b. Assess property according to use value rather than according to sale value (59H:166).
 - c. Give individual property owners a longer time in which to pay for improvements (11:93).
3. Provide shorter, simpler, and more easily understood deed and mortgage forms (21:160; 187:127).
4. Provide an effective system of land registration (187:127).
5. Improve mortgage and foreclosure practices:
 - a. Make foreclosure practices more uniform among states (21:160).
 - b. Provide cheaper and more speedy methods of foreclosure (178:13; 231:3-4).
 - c. Provide more reasonable redemption periods (178:13).
 - d. Base the mortgage system on the ability of the property to sustain sound use value over a long period of time (59H:161).
 - e. Change state mortgage foreclosure provisions to harmonize with provisions of national housing law (231:2).
 - f. Arrange a system by which both mortgager and mortgagee may receive the fullest possible protection under all possible circumstances without the necessity of burdensome foreclosure laws (231:4).
 - g. Avoid the passage of moratoria laws (231:4).
6. Improve the tax system:¹
 - a. Limit property taxes by state constitutional provisions (59H:166).
 - b. Control local bond issues (59H:166).
 - c. Spread costs of school and local government to a broader tax base (59H:166; 179:74).
 - d. Use state gasoline tax funds for city streets as well as for rural highways (59H:166).
 - e. Under certain conditions, grant tax exemption to permit and encourage low-cost housing projects (179:73-74; 243; 263).
7. Amend state constitutions where necessary to permit desirable housing legislation (187:139).

¹ See also the suggestions regarding taxation under "Legislating" in connection with "Procedures Recommended for Government," pages 288-95.

8. Pass enabling acts to give cities the power to carry on housing activities (190:30) such as:
 - a. Slum clearance (179:xii, 46-47, 51-52).
 - b. Clearing insanitary areas (179:46).
 - c. Regulating location and standards of new construction (19:227).
 - d. Purchasing large areas of land for housing purposes (19:227).
 - e. Establishment of planning commissions (177:5-6).
 - f. City planning (177:5-6, 41-42).
 - g. Condemning and acquiring property for housing and slum clearance (179:9, 51).
 - h. Acquiring property for slum clearance under the principle of excess condemnation (11:65, 85-86; 168:124, 126; 179:19-21; 243:275-276).
 - i. Organizing limited dividend housing corporations (179:xii; 59-1:196).
9. Grant loans for the construction of individual homes (11:87-8).
10. Impose upon banking institutions certain conditions which compel these institutions to invest in loans for housing purposes a certain percentage of their deposits (11:87).
11. Establish better regulations of home financing agencies for the protection of prospective home buyers, home builders, and investors (186:154).
12. Participate directly in the eradication of slums and in the provision of decent housing (14D:67).
13. Adjust state laws to harmonize with Federal laws (231:2).
14. Enact a state building code covering the fundamentals and leave municipalities free to enact such additional ordinances as may be necessary (187:123).

Procedures Recommended for City Governments

I. Planning and Educating

A. With regard to planning in relation to housing, cities should:

1. Share in the planning activities listed in the sections which present procedures recommended for government in general, for the National Government, and for state governments.
2. Plan growth in an orderly fashion instead of the haphazard, planless basis followed in the past (14L:64; 177:1; 178:45).
3. Plan in the light of the fact that in most cities there is more than enough room for everybody without crowding (254:6).
4. Adopt a flexible rather than a stereotyped, rigid city plan (156:13).
5. Plan housing development as an integral, inseparable part of city planning (11:33; 59B:208; 59F:170; 135:13, 19; 177:41; 243:135, 284).
6. Base planning upon a complete policy coordinating the various branches of work which must be undertaken if the standard of

housing accommodation desired is to be secured for the whole of the citizens (190:36).

7. Plan housing projects in the light of the regional as well as the city plan (59B:209; 59F:171; 135:13; 243:284).
8. Make slum clearance and slum prevention a part of city planning (14A:73; 14H:45; 29:244; 91:3; 204:30; 243:138).
9. Plan to rehouse slum dwellers on cheaper land if the slum is on expensive land, then rebuild on the slum land for a higher-income tenancy (254:9).
10. Plan to rehabilitate the inner areas of cities for use by the workers who live in the central areas and make provisions for decent shelter, parks, and other amenities which will insure a permanent character for the neighborhoods (254:14).
11. Base city planning and zoning upon a definite scale of growth rather than upon expected endless city growth (177:4).
12. Treat slum clearance and rehousing of slum dwellers as two separate problems (104G:21; 142A:148).
13. Undertake rehabilitation of blighted areas on a large-scale basis with the aim of improving immediately and permanently the character of the neighborhood (254:25).
14. Set up as the task of slum reclamation the substitution of a municipal asset for a municipal liability through discovering and constructing on the site of the former slum whatever will be most beneficial to the neighborhood and the community (104E:5).
15. Develop new concepts of the appropriate kinds of buildings for use in slums and blighted areas (254:15).
16. In rehabilitation of blighted areas, replan and rearrange a neighborhood by eliminating unnecessary streets and alleys, creating dead-end safety streets, and parks (254:25).
17. In improving urban housing, choose between outward growth and central rehabilitation (254:12).
18. Recognize greater opportunities for organized community development in blighted areas than in slum districts located on high priced land (254:12).
19. In connection with zoning, determine land values in accordance with established use, height, and area districts, and a careful study of the future use of land in each district of similar character (65F:10).
20. Include in city planning and zoning laws regulations designed to:
 - a. Improve zoning practices (179:15; 243:126).
 - (1) Regulate creation of new residence districts (179:44-5).
 - (2) Separate residential and industrial or commercial areas (11:24; 24:2; 156:91; 162A:4; 243:126).
 - (3) Regulate traffic in residential areas (243:126).
 - (4) Protect residential areas from less desirable uses (156:90; 180:26; 186:7).
 - b. Prevent wasteful practices of subdividing and marketing (77:26).

SUGGESTED PATTERNS OF HOUSING REFORM 299

- c. Control speculation of residence property (93:14; 190:16, 27-8).
- d. Restrict selling prices of land to use values (11:63, 79-80; 243:149, 153).
21. Make regulation of urban expansion and of real estate subdivision a part of city planning activity (19:27-8; 65N:6; 179:44).
22. Make optimum social and economic welfare the goals of city planning and zoning (190:35, 37).
23. Plan for adequate outdoor and indoor space for each family (190:33-5).
24. Plan for the improvement of older residential districts occupied by inhabitants of small incomes as well as for the improvement of newer and wealthier districts (179:3; 190:33).
25. Plan residential sections for people of all income groups, higher as well as lower, in order to maintain the taxable valuation (179:165).
26. Limit costly improvements to such sections as need and are dependent upon them, and install the simpler types of improvements in residential sections where these improvements are sufficient to meet local needs (11:64).
27. In developing the city plan, take into account the probable size of the city (156:148).
28. Make the local city plan conform to topographical conditions, and to railroads, highways, and water frontages (156:148).
29. In planning streets, observe the following principles:
 - a. Avoid the mechanical right-angle, or gridiron, street plan (19:24).
 - b. Plan through streets to take care of traffic requirements, and narrower and less expensive streets for residential sections (19:24; 177:12).
 - c. Avoid unnecessary street paving, and give the individual lot owner as large a lot as possible (156:70; 177:12).
 - d. Provide for better grouping of homes and better use of street area (59H:160).
 - e. Provide a sound street plan in the development of sections of the city to prevent costly changes later (11:54; 131:110; 156:9-11).
30. Conduct city planning and housing improvement on the neighborhood unit basis (14F:15; 14L:65; 19:154-5; 104A:67; 177:6-11, 20, 21, 42; 179:4-6, 11; 181:9; 187:268; 190:33; 243:160-161).
31. Plan housing construction and slum clearance on a large scale (59K:213; 19:226-227, 229).
32. Plan a vigorous demolition program for unsafe and insanitary buildings (65Q:22).
33. Plan housing developments to provide parks and recreations and health facilities (29:2; 135:14; 177:43; 186:68) on the basis of about 10 acres of park and recreational area to 1,000 persons (104A:67; 190:33).

34. Plan a well-balanced distribution of urban nerve centers including provisions for transportation, business, and other activities, so as to counteract overcentralization in some places and difficulties of inadequate development in other places (11:17-8; 177:11, 22, 29, 43; 190:33).
 35. Plan new subcenters of industry in order to decrease the density of congested centers (177:21).
 36. Reassemble and replot suburban areas to reduce the demand on the city for extravagant and inefficiently used streets, utilities, and transportation (254:13-4).
 37. Redistribute people with relation to their habitual places of work and daily movements (177:21; 254:14).
 38. Plan for ready access to schools, community buildings, and stores for inhabitants of all neighborhoods (104A:67; 135:15; 190:34).
 39. Plan to accompany the decentralization movement with a gradual urbanizing of the rural community and a closer and easier contact with the things of the city (11:18; 190:33).
 40. Plan city development in the light of the assessment and taxation policies as well as its general financial situation (177:4).
 41. Plan for certain types of housing to be built in certain parts of the city (190:34).
- B. With regard to educating in relation to housing and city planning, city governments should:
1. Share in the educating activities listed in the sections which present procedures recommended for government in general, for the National Government, and for state governments.
 2. Base city planning on a survey of all factors, social as well as economic (14B:57; 178:3; 179:11).
 3. Establish a neutral appraisal service and central appraisal bureaus for the purpose of stimulating home ownership through sound appraisals (178:5).
 4. Educate city planning and housing officials in the close relationship of their respective problems (243:135-48).
 5. Establish information agencies to help home seekers (187:196).
 6. Educate the public in the necessity of slum reclamation to municipal solvency (142B:110).
 7. Educate the public in the necessity of decent low-rental housing to social and economic security (142B:110).

II. Constructing

- A. With regard to construction of housing, city governments should:
1. Share in the construction activities listed in the sections which present procedures recommended for government in general, for the National Government, and for state governments.
 2. Build an ample supply of low-cost houses in other than slum districts, thereby drawing away from the slums their inhabitants (19:245).
 3. Eradicate slums (179:11; 187:150).

SUGGESTED PATTERNS OF HOUSING REFORM 301

4. Recondition structurally sound buildings for low-cost housing (179:11).
5. Make over present city areas into communities more in harmony with the needs and technical advances of the modern world (254:15).

III. Transporting

A. With regard to transporting, city governments should:

1. Share in activities of managing transportation with other divisions of government.
2. Provide transportation facilities to make employment accessible to employees (11:21; 177:19).

IV. Financing

A. With regard to financing housing, city governments should:

1. Share in the activities of other divisions of government in financing housing.
2. Contribute substantially to low-cost housing development (14A:73; 29:246; 142G:209).
3. Share a large part of the responsibility and cost of slum clearance (179:47; 254:9).
4. Contribute to the values of public housing projects through changes and adaptations of park, playground, school, and street facilities to the needs of new developments (142G:210).
5. Gradually assume the responsibility for assuring the provisions and maintenance of adequate housing accommodations for all their own citizens (190:30).

V. Controlling and Managing

A. With regard to controlling managing of the work of housing construction and city planning, city governments should:

1. Share in the activities of other divisions of government in the planning and construction of houses and communities.
2. Appoint a special authority to do the work of slum clearance (179:46-7).
3. Through promotion of the community-unit principle, prevent future speculative excesses in raw land and reduce the inflated market prices caused by past speculation (19:154).
4. Control housing developments so that the economics of large-scale operation may go into lower rents and not, as in the past, into promoting speculation (19:154).
5. Create suitable local organizations for dealing with the various aspects of urban housing (190:30).
6. Create Neighborhood District Improvement Associations with power to develop plans for housing, which plans will be put into effect by the city council (65P:19).
7. Select capable managers with a social vision for housing projects (14D:66-7).

VI. Cooperating

A. With regard to cooperating in the work of housing, cities should:

1. Promote cooperation between city authorities and private enterprise in the form of limited-dividend companies, in the work of slum clearance (179:51; 243:271).
2. Promote cooperation between the city engineer and the city planning commission (162E:2).
3. Cooperate with all the agencies of government in housing procedure (14E:12; 135:8).

VII. Protecting and Law Enforcing

A. In activities of protecting and law enforcing as related to housing, city governments should:

1. Share in the law enforcement activities of other forms of government.
2. Protect residential districts from the intrusion of business or construction of undesirable buildings (120:9; 243:125).
3. Appoint a board to pass upon construction plans before a building is erected (180:10; 243:8).
4. Improve tenement house inspection (186:144).
5. Enforce statutes for closing and demolishing houses unfit for human habitation (142G:210).
6. Establish effective control of subdivision practices (177:14-5).
7. Prevent excessive speculation in residence property (19:229; 177:1).
8. Assure clear titles to home purchasers (187:127).
9. Provide for the "sediment family," incapable of rehabilitation, as public charges (179:45).
10. Use the police power for demolition of buildings as a safety or health measure. Such use of the police power must be applied to the entire city rather than to a part of it only (142A:148).
11. Eliminate political corruption (142A:150).
12. Exercise power of eminent domain to eliminate slums (179:11).

VIII. Legislating

A. With regard to legislating on matters related to housing, city governments should pass ordinances designed to:

1. Control subdivision practices (161:54-5; 162A:6; 177:14-5, 42; 178:45; 180:14).
2. Prevent over-rapid development of new subdivisions (19:27-28; 93:11).
3. Control speculation on residence property (93:11; 180:14).
4. Prevent overcapitalization of property (91:4).
5. Regulate height of buildings (11:21, 71).
6. Prevent land congestion (177:19; 204:30).
7. Establish building lines or set-backs under the police power to provide for adequate front yards on private land (179:17).
8. Control streets and houses to reduce the fire hazard, insure

- healthful homes, and improve the aesthetic features of the city (156:76).
9. Create local housing authority to direct the work of low-cost housing and slum clearance (135:8; 179:46).
 10. Create building zones for the purposes of:
 - a. Preserving stability of real estate (162-D:5; 177:xi, 28-31; 178:45; 179:162, 167; 243:124-5).
 - b. Protecting residence neighborhoods against invasion of business or other incompatible uses (29:245; 177:19; 178:45; 179:42-3, 167; 243:124-5).
 - c. Keeping down prices on residential land (243:150-151).
 - d. Reducing fire risks and other hazards (243:126).
 - e. Keeping down municipal taxes (187:119).
 - f. Promoting sound social growth (21:326).
 - g. Providing differentiating of housing requirements in different parts of the city (243:122).
 - h. Preventing blighted areas by allocating uses in accordance with well-conceived city plans and the stabilization of such uses and values (179:4, 14).
 - i. Controlling of population densities through requirement of suitable open spaces about residences and the limiting of bulk of buildings (179:14).
 - j. Promoting better home neighborhoods and better home life (243:133).
 - k. Providing a greater supply of light and air for homes and the removal from residential neighborhoods of the noise, smells, and smoke of industry (243:126).
 - l. Making it possible for families of moderate means to live in less crowded sections (243:41-2).
 11. Revise municipal taxes as follows:
 - a. Levy city taxes in harmony with the suggestions previously made herein regarding the revising of tax laws of other forms of government.
 - b. Adopt a graded tax (243:151).
 - c. Adopt a system of taxation which does not stimulate congestion (11:70).
 - d. Make rare use of tax exemptions.
 12. Obtain greater uniformity in city building codes (21:319).
 13. Simplify housing codes and make them more practical (19:30).
 14. Pass housing codes to regulate housing standards (179:115).
 15. Supplement zoning laws to require improvements in structures already built (243:122).

*Procedures Recommended
for All Housing Agencies Working Together*

- I. Planning and Educating
 - A. With regard to planning as related to housing, all housing agencies should:

1. Plan a concerted program of national scope to meet the whole housing problem (59H:159).
 2. Build up a national policy of housing the masses (11:3).
 3. Plan a nation-wide program of eliminating the worst housing conditions and continuously raising the standards, while preparing plans and legislation which will prevent future slums (179:xi-xii).
 4. Separate the problem of slum clearance from the problem of the housing needs of the masses (14A:74).
- B. With regard to educating in housing matters, all housing agencies should:
1. Gather and publish facts about housing conditions (14A:71; 24:1; 179:150; 180:1; 187:202-17; 243:19-20).
 2. Encourage higher standards of reliability and accuracy in advertising products in the field of home building, equipment, and furnishings in order to eliminate some of the vast amount of unsound advice and information now being received by the public (186:153-4).
 3. Provide better sources of advice and information for home buyers (180:4-5).
 4. Define carefully and accurately terms used in discussions and writings on housing and city planning (124:3-4).

II. Cooperating

- A. With regard to cooperating, all housing agencies should:
1. Cooperate to put into force large-scale housing operations (179:xiv, 79).
 2. Cooperate in zoning and city, regional, and national planning (168:184; 190:37).
 3. Stimulate a demand for beauty as well as utility in low-cost housing (168:184; 186:41).
 4. Work for improved building codes (2:336; 168:184).
 5. Consider the point of view of all parties concerned in improving community conditions (180:10).
 6. Develop more effective methods to control activities in real estate, subdivision development, speculative building, and mortgage loans (186:154).
 7. Work to coordinate all branches of housing activity in the United States (135:8-9; 179:xiv, 59, 79).
 8. Develop a nation-wide cooperative spirit with regard to housing (14B:57; 73:6).
 9. Create cooperation among all individuals, businesses, and branches of government, in housing activities (73:6; 135:20).
 10. Help form an intelligent, powerful, and directed demand for better housing (45:10).

CHAPTER XII

USE OF THIS STUDY IN HOUSING EDUCATION

SUMMARY OF PURPOSES

Basic Assumptions

THIS study rests upon the assumptions that (1) housing conditions in the United States need improving; (2) it is a function of education to aid in promoting desirable changes in housing conditions; (3) education's function in changing social conditions is to develop (a) skills in carrying out remedial action, (b) understandings of cause and effect relationships which understandings are essential to effective action, and (c) attitudes which will stimulate action toward desirable change.

The assumption that improvement of housing is an appropriate goal for education is supported by a statement from Charles A. Beard (256:80) that one of the goals which must shape instruction in the social sciences is "The development of city, community, regional, and state planning, coordinated with national designs, with a view to giving to all the people conditions for living and working that are worthy of the highest type of civilization."¹

This assumption has further support from a statement by Harold Clark (48:227)² that ". . . if the schools would see to it that no pupil finished his education without a clear understanding of what good modern housing is and of the method of getting it, we could expect action fairly soon. It is not too much to claim

¹ Charles A. Beard, *A Charter for the Social Sciences*, p. 80. By permission of Charles Scribner's Sons.

² From Harold F. Clark, *An Introduction to Economic Problems for Students and Teachers*, p. 227. By permission of The Macmillan Company, publishers.

that if the schools in 1900 had had available a carefully worked out program of housing which had been kept up to date, the housing situation in this country would be entirely different today."

Educational procedure based upon these assumptions would begin housing education by determining objectives in terms of habits and skills, knowledges and understandings, and attitudes essential to beneficial change in housing conditions. In listing knowledges, one should consider them means to an end, and as having significance only insofar as they may contribute to better insights or understandings (263:347; 269:209).

Chief Purposes of This Study

The chief purpose of this study has been to determine the *understandings* which should be set up as objectives in a study of housing. The *understandings* or *generalizations* were derived from a study of facts and opinions as expressed in the writings of experts in housing. The *generalizations* technique is widely used in determining objectives for social science and physical science (275:79, 183, 376-7), and it is declared by several prominent writers in the curriculum field to be a useful and valid procedure (258:57; 263:237; 275:79; 282:42).

In addition to these generalizations, other factors helpful to a comprehension of the housing problem are listed, including *housing values*, *housing standards*, and suggested *remedies*.

The generalizations are expressive of (1) housing conditions, (2) effects of housing conditions upon human life, (3) factors which determine housing conditions, and (4) shortages among these factors. These generalizations are not presented in bare outline form, but are accompanied by a wealth of factual material and quotations showing their source.

Another purpose is to suggest methods of using the materials of this study in education.

Individuals for Whom Intended

This book is intended primarily for use by teachers and other adults, and is probably too difficult to be used on a grade and

age level below the senior high school. It contains materials, however, which would be helpful to a teacher in preparing housing educational materials on any level.

SUGGESTIONS FOR USE OF THIS STUDY

Housing as a Study Problem

According to Bruner (258:36), housing meets all the criteria for a satisfactory problem around which to organize curriculum materials. It serves well as an integrating center for the social studies. It is a social-economic problem of importance to happy family life. Materials for its realistic study are found in abundance in every community. It is an interesting subject to pupils because it touches their lives closely. It is capable of furnishing content material out of which may grow experiences in music, art, and language expression (261:300).

Types of Uses

This study may be used (1) as a textbook in a basic course in housing problems, particularly in adult education classes; (2) as a source book for housing study; (3) as a reference book in social science courses; (4) as a guide to be used by teachers or curriculum planners in setting up objectives and content for units or courses in housing.

Grade Placement of Housing Educational Materials

There appears to be no particular reason why a study of housing should be limited to any particular grade level in the school. According to the Department of Superintendence (263:165-6),¹ ". . . many, if not most of the major themes of the social studies appear to have educational potentialities in any and all grades if properly presented." It is likely that certain concepts related to shelter and to the housing problem are appropriate to each grade. A study made in 1935 found courses of study and textbooks on all grade levels which dealt with shelter or housing (262:1-11). The problem then is "What phases of housing, or concepts re-

¹ *The Social Studies Curriculum*, pp. 165-166. Fourteenth Yearbook, 1926. Used by permission.

lated to housing, are appropriate for the various grade levels?" No attempt has been made in connection with this study to deal with this problem experimentally. A few documented suggestions will be made.

Bruner (258:40-1) suggests that production goods, consumption goods, and human services related to housing be studied at any level. In the primary grades, problems of study would relate to the simple relationships of things and people related to housing, such as machines used in building, kinds of houses, construction materials, community helpers, where materials come from, and the like. The intermediate grades would study more complex concepts such as methods, processes, costs of construction, standard of living, furniture and equipment. In the junior high school the emphasis would be upon some of the less complex cause-and-effect relationships, such as effect of technology upon equipment needed, quality and quantity of output, organization of the building industries, elements of home ownership, taxation, budgeting, vocations related to housing, conditions of work. The senior high school would study housing problems from the viewpoint of the more abstract economic, sociological, and civic relationships. This seems to be a reasonable statement, and may be accepted until experimental evidence is available.

The unit outlined here is of the latter type and deals with the sociological and economic aspects of housing in rather a comprehensive manner. It would very likely be most appropriate for the eleventh or twelfth grade. The housing values, standards, conditions of American housing, and relation of housing conditions to human values could be adapted for use with the intermediate grades. The economic and sociological concepts, however, developed in Chapters VI to XI are probably too difficult, on the whole, for pupils below the senior high school level.

Curriculum Patterns in Which This Study May Be Used

The material of this study, and the unit on housing presented in this chapter, might be used in any one of the following types of curriculum patterns:

1. With a topic in a logically organized subject, such as civics,

art, home economics, sociology, economics, or contemporary problems. Its greatest use would be found in the social studies fields; it would have some use as a reference in courses in art and home economics.

2. As a unit in a curriculum integrated within broad fields, such as within the social studies.
3. As a unit in a course which correlates, fuses, or integrates¹ two or more subjects.
4. As a center of integration for an entire curriculum.
5. As one of several units in a separate course on housing in a college or in adult education classes.

In its present form, the unit is probably best suited for use with the pattern indicated in No. 3 above, in which sociology, economics, and civics are combined in one subject. It would also be especially suitable as a unit in a course in contemporary problems.

FURTHER RESEARCH SUGGESTED BY THIS STUDY

This study comprises a summary or overview of the field of housing. Its source of data is secondary. The generalizations listed represent the conclusions of a large number of writers on housing; most of the generalizations are also derived from surveys, or official documents. Some of the generalizations are more general in nature than others, because of the policy followed of stating them with no more specificity than the sources permitted. It is believed that the generalizations, as stated, are supported by adequate authority. Further studies are needed for the following purposes:

1. To gather evidence which will permit those generalizations which lack definiteness to be stated in more definite terms.
2. To determine the actual worth of the proposed remedial procedures.
3. To determine grade levels on which certain generalizations can be understood.
4. To develop housing educational materials for lower grade levels.

¹ It is not intended to imply here that these terms are synonymous.

5. To determine the factors basic to an understanding of other social-economic problems, such as transportation, communication, production and distribution of food, and similar problems.

HOW THIS STUDY MAY BE USED IN DEVELOPMENT OF A UNIT ON HOUSING

Several curriculum patterns with which this study may be used have already been suggested. The type of course of study unit which is developed will be determined partly by the curriculum pattern which is being developed. Caswell and Campbell call attention to several kinds of units (260:400-47). The outline of the unit here presented is an adaptation of that presented in the Fourteenth Yearbook of the Department of Superintendence (263:244-5). Objectives listed were derived from the generalizations of this study, while the content material of the unit is the study itself.

Suggestions for a "Theme" Unit

The teacher may use the type of unit here suggested, or may adapt these materials to some other type of unit. For example, these materials are appropriate for use with the "theme" unit. Caswell and Campbell (260:165) list the five themes used in the South Dakota course of study in social studies as: The Interdependence Theme, Man's Increasing Control Over Nature Theme, The Adaptation Theme, The Population Theme, and The Democracy Theme. Bruner (258:42-3) lists these themes as follows: The Increasing Interdependence of One Group Upon Another; Man's Increasing Control Over Nature; The Necessity of Man's Adaptation to Meet the Requirements of Subsistence, The Pressure of Competing Nations, and The Conditions Implicit in Change; The Tendency of People to Move About in Quest of a Higher Standard of Living; The Progress of Democracy.

Among major factors to be developed in a "theme" unit are the *theme*, *theme aspect*, and *generalizations* (260:168). All of these can be derived from the materials of this study, as shown in the following example:

Theme: The Increasing Interdependence of One Group Upon Another

Theme Aspect: How interdependence affects the values which man expects his housing to achieve (Chapter II).

Generalization:

While man formerly expected only shelter, comfort, and physical security from his house, his increasing dependence upon the community now leads him to demand many social values, such as opportunity to share in community life, community conditions in which he can feel pride, and security arising from stable property values.

Theme Aspect: How interdependence affects housing standards (Chapter III).

Generalization:

The extreme interdependence of modern city dwellers makes necessary a more complex type of dwelling to satisfy minimum requirements of mental and physical health than is necessary in a society in which people are less interdependent.

Theme Aspect: How interdependence affects present housing conditions (Chapter IV).

Generalizations:

High prices of city land result in high rentals which force the taking of lodgers to help pay the rent; these lodgers, in turn, become the excuse for further increases in rent (Ch. IV: G. 21).¹

A common fault of American homes is that they are too individualistic in design—they were planned without reference to their social surroundings (Ch. IV: G. 37).

Most city dwellers must depend upon others to supply them with water; lack of a convenient, adequate, and sanitary water supply is a serious shortage in at least five per cent of American urban homes (Ch. IV: G. 57).

Theme Aspect: How interdependence affects production of houses (Chapter VI).

Generalizations:

Social consciousness of the socially-detrimental aspects of housing is essential to housing reform (Ch. VI: G. 185).

Production of low-cost housing is dependent upon making capital available for that purpose (Ch. VI: G. 190).

Effective city planning and housing reform cannot proceed apart from each other (Ch. VI: G. 193).

Theme Aspect: How interdependence affects distribution of houses (Chapter VII).

¹ Generalizations used here in connection with the "theme procedure" refer to generalizations in earlier chapters, but are not necessarily verbatim repetitions of those previously-stated generalizations.

Generalizations:

Community spirit makes possible concerted community action for the protection of home owners from influences which depreciate property values (Ch. VII: G. 219).

The criminal motive prevalent in many large cities as represented by racketeering, increases costs of housing and therefore hinders adequate housing distribution (Ch. VII: G. 238).

Failure of speculative builders to employ competent architects has resulted in poorly designed houses of monotonous appearance (Ch. VIII: G. 265).

Theme Aspect: How interdependence affects use of houses (Chapter IX).

Generalizations:

Indifference of landlords and inefficiency and ignorance of janitors and other individuals whom landlords often leave in charge of apartment houses sometimes hinder the proper use of housing by occupants (Ch. IX: G. 392).

Family attitudes and interests which have developed in modern social life make more difficult demands upon the house (Ch. IX: G. 400).

Only a few of the many generalizations in this study which are related to each of the theme aspects are listed here. The kind of analysis indicated here may be developed for each of the five major themes suggested.

The following unit has not been developed according to the theme procedure. Generalizations listed are rather based upon the major divisions of this study.

A COURSE OF STUDY UNIT: IMPROVEMENT OF AMERICAN HOMES

OVERVIEW

The chief purposes of this unit are to find out why America seeks better homes, and how we can help obtain them.

As a physician diagnoses the ills of his patient before he prescribes a remedy, so must citizens in a democracy learn to diagnose the social ills of their communities and to dare to face the facts of the diagnosis. After the diagnosis comes the prescription. The physician has already learned the cause-and-effect relationships which produce disease and which will determine recovery, and, if he is well trained, he is able to prescribe immediately. Prescribing for the ills of a society is much more difficult for

two reasons: (1) a society is a much more complex organism than an individual, and (2) relatively few people understand the complex cause-and-effect relationships which determine the health or illness of society. The task of citizens in a democracy, therefore, is to determine what the needs of that society are and to learn the forces which control satisfaction of those needs.

The steps followed in this study of housing are similar to the steps followed by the physician in prescribing for a patient. We shall proceed by asking (1) What do we want housing to do for us? (2) What kind of housing is necessary? (3) What kind of housing do we have? (4) What are the results of this kind of housing? (5) Why do we have this kind of housing? and (6) How can we get better housing?

America is only beginning to become conscious of its need for better shelter. While scarcely a dent has been made thus far in solving the problem of housing, it seems that the United States is well on the way to the development of a comprehensive, permanent housing program.

An important part of such a national program is education. A national reform program of any kind can proceed in a democracy only as fast as citizens learn to understand the issues involved. This indicates the purpose of this unit. It is a step toward a better understanding of these issues.

In studying the concepts outlined in this unit, pupils should attempt to relate them to their own individual and community problems. As indicated by the title of the unit, the major problem before the pupils at all times is "What do I need to know, and what can I do, to improve housing conditions in my community, state, and nation?"

OBJECTIVES

General Understandings Desired

It is intended that the materials of this study be used in education to develop the following general understandings:

1. That good housing contributes to a realization of many fundamental human values.
2. That present housing conditions prevent many of these values from being realized, and are chiefly harmful in their effects.

3. That housing deficiencies are caused by shortages among factors of production, distribution, and consumption of goods.
4. That the improvement of housing conditions must be through action of all agencies and individuals interested in housing toward removing the shortages which exist among economic factors.

There is no guarantee that possession of these understandings will lead an individual into active effort to improve housing conditions. We may be assured, however, that effective effort to improve housing conditions is not possible without the possession of these understandings.

Habits and Skills

- A. Habits and skills related directly to the improvement of homemaking.¹
- B. Habits and skills in social cooperation to improve housing conditions.
 1. Habit of joining with others in movements to improve social conditions.
 2. Habit of considering the viewpoints of others.
 3. Skill in leading or participating in group discussion and action.
- C. Habits and skills relating to improvement of one's learning about housing problems.
 4. Habit of generalizing specific data.
 5. Habit of seeking authoritative sources of information.
 6. Habit of basing conclusions upon a consideration of all available data.
 7. Habit of observing and evaluating housing and other social conditions.
 8. Skill in use of charts, maps, graphs, and other visual material in interpreting data on housing.
 9. Skill in compiling reference sources.
 10. Skill in selecting salient and relevant facts from a large mass of data.
 11. Skill in reading.
 12. Skill in gaining information from others.

Attitudes²

- A. Attitudes toward improving one's own home.
 1. Desire to improve one's own home.
 2. Interest in learning best methods of improving a home.
 3. Willingness to cooperate with other members of the family in improving one's home.

¹ These would be appropriately developed in other courses, such as home economics, mathematics, manual arts, and so on. A good source for lists of such skills is Henry Harap, *Education of the Consumer*, New York: The Macmillan Company, 1929.

² Most of these are general attitudes and might be developed in any or all units.

4. A sense of community responsibility for keeping one's home and its surroundings attractive.
- B. Attitudes toward improving homes of others.
 5. Desire to help improve homes of others.
 6. Pride in the appearance of one's community.
- C. Attitudes toward working with others in solving housing problems.
 7. Willingness to consider all points of view.
 8. Responsibility for doing one's share as a member of a group.
 9. Willingness to follow leadership.
 10. Willingness to lead when requested.
 11. Respect for opinion of the majority.
- D. Attitudes toward solving individual and social problems of housing.
 12. A desire for more information on housing conditions.
 13. Aggressiveness in seeking more information, and in attacking housing problems.
 14. Respect for findings of science.
 15. Preference for objective data.
 16. Critical attitude toward conclusions, i.e., tendency to modify conclusions when warranted by newly discovered data.
- E. Attitudes toward government's part in solving housing problems.
 17. Respect for processes of democracy.
 18. Willingness to face facts regarding imperfections of government.
 19. Desire to preserve present values while making changes.
 20. Willingness to change toward procedures more socially beneficial.

Knowledges and Understandings¹

A. *Values of Housing* (from Chapter II)

People desire houses so built, arranged, and located, that they promote physical and mental health; good character, efficiency, and good citizenship; family stability, harmony, and security.

B. *Standards of Housing* (from Chapter III)

In order to achieve these values, houses, neighborhoods, municipalities, and regions must be planned as a whole, and each part must be developed in accordance with the plan of the entire region.

C. *Conditions of Housing* (from Chapter IV)

It is estimated that one-third, or more, of the homes in the United States do not measure up to minimum standards of health and decency. Some authorities estimate this percentage to be as high as 60.

(Other generalizations may be selected from Nos. 2 to 100 in Chapter IV.)

D. *Effects of Housing Conditions upon Human Values* (from Chapter V)

Bad housing and the physical conditions which usually accompany it

¹ These are stated in terms of two kinds of generalizations which are not here distinguished: (1) generalizations of fact or condition, and (2) generalizations of relationship.

seem to promote ill health and high death rates from disease, and a high rate of injury and death from accidents and fires. (Summary of generalizations Nos. 101 to 109 in Chapter V.)

Mental health and normal growth of personality are endangered by the thwartings and conflicts which result from common conditions of bad housing, such as overcrowding, lack of privacy, inconvenience, lack of beauty, absence of space and facilities for recreation, noise and confusion, and lack of security. (Summary of generalizations Nos. 110 to 117 in Chapter V.)

While the exact degree to which bad housing conditions affect character traits has not been determined, there is a growing body of evidence that undesirable traits of character, including immorality, criminality, and delinquency, are more often found among the inhabitants of bad housing areas than among inhabitants of areas of good housing. (Summary of generalizations Nos. 118 to 127 in Chapter V.) (See also generalizations Nos. 128 to 145 in Chapter V.)

E. *Factors Related to Production of Houses* (from Chapter VI)

1. *Natural Resources*

Large deposits of minerals, large quantities of timber, and large stores of other resources, together with a declining rate of population growth and the advance of scientific research in devising new materials, indicate that the United States possesses adequate natural resources for housing its population; these resources, however, must be conserved to insure resources for good housing in the future. (Summary of generalizations Nos. 146 to 152 in Chapter VI.)

2. *Human Resources—Individual*

Large numbers of unemployed workmen during years of prosperity as well as during years of depression in all major industries, including construction, give evidence that the United States has adequate labor resources to raise American standards of housing. (See also generalizations Nos. 154 to 155 in Chapter VI.)

3. *Human Resources—Social and Cultural*

It is now technically possible to manufacture houses by processes similar to those used in the mass production of automobiles. The American public holds to a type of architecture not well suited to manufacture by mass production, although a type of architecture has been evolved which is suited to the use of new materials, such as steel, in the mass production of houses. (See also generalizations Nos. 156 to 187, Chapter VI.)

4. *Capital Resources*

Machinery essential to large-scale production of housing has been developed, but is not widely used; resources for the manufacture of more house construction machinery are available. (Generalization No. 188)

There is no general shortage in the United States of transportation facilities, since those available have not been used up to capacity. (Generalization No. 189)

Adequate money and credit are available for investment in the United States. Comparatively little of this capital, however, had been made available for low-cost housing prior to 1933; since that time, substantial amounts for housing purposes have been made available through the Federal Government. (Generalization No. 190)

5. *Planning and Educating for Production of Housing*

Effective planning of shelter requires taking into account the biological, psychological, and sociological facts of family life as well as physical necessities and appearance.

(See also generalizations Nos. 191-199, Chapter VI.)

6. *Constructing*

While efficient techniques of house construction comparable to techniques used in other forms of manufacture are known, they have been used only on a small scale; wide use of them depends upon public demand and other economic factors.

(See also generalizations Nos. 200-202, Chapter VI.)

7. *Transporting Tools and Materials Used in Building*

The United States has adequate transportation facilities to supply adequate tools and building materials for construction of houses.

(Generalization No. 203, Chapter VI)

8. *Financing*

The housing and banking industries of the United States have failed to develop a system of financing which guarantees adequate capital for the construction of homes, even in times when capital is adequate for other purposes. Since 1933, increased amounts of capital for housing purposes have been made available through government activities. (Generalization No. 204, Chapter VI)

9. *Marketing*

Processes of marketing building materials and construction labor are inefficient and wasteful, and hence contribute to housing cost.

(Generalization No. 205, Chapter VI)

10. *Enforcing Laws*

Enforcement of laws is essential to good housing because it is necessary to insure use of sound materials and efficient workmanship and conformity to standards of safety and health.

(See also generalizations Nos. 206 to 209, Chapter VI.)

F. *Factors Related to Distribution of Housing—Resources* (from Chapter VII)

1. *Human Resources—Individual*

To promote adequate distribution of housing, skills, training, and

knowledge in matters related to distribution are needed, and to some degree lacking, by all classes of individuals and agencies who have anything to do with housing.

Certain motives, attitudes, types of character, and life philosophies help or hinder the effective distribution of housing.

Many communities lack the type of community spirit which makes possible concerted community action for the protection of home owners from influences that depreciate property values.

(See also generalizations Nos. 210-238, Chapter VII.)

2. *Human Resources—Social*

Certain mores, customs, and traditions held by social groups prevent the adequate distribution of good housing facilities.

Inadequate legislative provisions regarding foreclosures, taxation, conveyancing practice, tenant-landlord relations, zoning, construction, tenant congestion, assembly of land, eminent domain, and tariffs hinder adequate distribution of housing.

(See generalizations Nos. 239 to 244, Chapter VII.)

G. *Factors Relating to Distribution of Housing—Processes* (from Chapter VIII)

1. *Income-Housing-Cost Ratio*

Because income is not sufficient as compared to costs of housing, the large demand for housing which exists in the United States is not an effective demand.

Effective demand for housing is determined chiefly by income, cost of other consumers' goods and services, and cost of housing.

(See also generalizations Nos. 245 to 258, Chapter VIII.)

2. *Cost of the House*

Cost of a dwelling is determined by costs of planning, of construction, and of marketing.

Cost of planning and designing a house is determined by the architect's fee, the method of selling the plan to the home builder, and the quality and appropriateness of the plan.

Costs of constructing a house are chiefly determined by the costs of materials, of labor, of processes of construction, and of management of construction.

Costs of marketing a house are determined by the profit to the dealer, the cost of advertising, the failure to observe businesslike methods in the transaction, the lack of standards for marketing procedure, exploitation of buyers by unscrupulous dealers, and the unorganized condition of the real estate market.

Speculative building results in social waste because it contributes to confusion in the housing market and lack of adjustment between supply and demand.

(See also generalizations Nos. 259 to 283, Chapter VIII.)

3. *Cost of Land*

High costs of land render good housing impossible for a large proportion of the population.

Selling value of residential land is determined chiefly by its use-value plus the costs of marketing.

The use-value of residential land is determined by certain natural factors of soil, topography, climate, and certain social factors related to proximity to business, recreation, transportation, and other facilities.

High costs of residential land are determined largely by social factors, rather than by geological and geographical factors.

(See also generalizations Nos. 284 to 306, Chapter VIII.)

Costs of speculative profits must ultimately be borne by the users of residential property.

4. *Cost of Transportation*

Costs of transportation to and from places of employment constitute a substantial part of the cost of housing of city dwellers.

(See also generalizations Nos. 307 to 311, Chapter VIII.)

5. *Cost of Removing Old Buildings*

Part of the cost of housing, particularly in cities, is the cost of removing old buildings from the land.

6. *Cost of Financing*

Financing the purchase or construction of a home is one of the most difficult tasks, and usually the largest investment, faced by the prospective home owner.

Costs of financing the building or purchase of a dwelling are determined by interest rate, fees and discounts, methods of mortgaging, cost of protection of investment, and ignorance of the buyer regarding business methods.

(See also generalizations Nos. 313 to 334, Chapter VIII.)

7. *Cost of Installation of Utilities Services*

Cost of utilities may range from 10 to 20 per cent of the total cost of the smaller types of homes.

Assessments for utilities are often excessive because the subdivisions to which the utilities have been extended are not sufficiently developed to bear the expense.

(See also generalizations Nos. 335 to 341, Chapter VIII.)

8. *Taxes*

Housing reform requires revision of tax systems to place a smaller proportion of the tax burden upon home property.

A higher tax rate on land values operates to lower the cost of acquiring land, while a higher tax rate on buildings tends to increase the cost of building operations.

(See also generalizations Nos. 342 to 347, Chapter VIII.)

9. *Cost of Maintenance*

Expenses of maintenance include costs of repair and remodeling, of current utilities services, of maintenance labor, and of insurance. Continuing effort to protect his investment is essential to the financial security of the home owner.

(See also generalizations Nos. 348 to 360, Chapter VIII.)

10. *Profits in Rental Property*

Privately owned rental property has functioned fairly well to provide good housing for the upper income one-third, but it has not, according to many housing authorities, provided good housing for the lower third.

(See also generalizations Nos. 363 to 367, Chapter VIII.)

11. *Depreciation of Property Values*

Depreciation of property values may be caused by physical deterioration, obsolescence, and deflation.

(See also generalizations Nos. 368 to 385, Chapter VIII.)

H. *Factors Relating to Consumption of Housing* (from Chapter IX)1. *Human Resources—Individual and Social*

Good housing does not exist, even in good houses, unless certain human resources are present which insure proper use of the houses. Individual human resources essential to proper use of housing include the skills and knowledges and motivating attitudes which lead to efficient household management.

Social resources essential to efficient consumption of housing include organized knowledge, science, standards of art, and means of education necessary to maintain efficiency in, and a high standard of, housing use.

A bad housing environment tends to produce the kind of character that is unable to make proper use of good shelter.

(See also generalizations Nos. 386 to 416, Chapter IX.)

2. *Processes Relating to Consumption of Housing*

Planning is essential to efficient household management.

Budgeting encourages the formulation of a definite standard of housing and aids in the maintenance of that standard.

Better use of housing requires better cooperation among all individuals who participate in, or contribute to the use of shelter.

(See also generalizations Nos. 417 to 424, Chapter IX.)

CHIEF PROBLEMS OF THE UNIT

These general problems provide points of attack on the unit. Solving these problems will result in acquiring many of the skills, attitudes, and understandings listed as objectives.

	Chapter in Which Treated
1. To what degree does our community fail to meet good housing standards?	III
2. How does our community compare with other communities in regard to conditions of housing?	IV
3. What evidence do we find in our community regarding the effects of housing conditions upon the satisfaction of human values?	II, V
4. What are the shortages in our community among factors which determine the production of good housing?	VI, X
5. What are the shortages in our community among factors which determine the distribution of good housing?	VII, VIII, X
6. What are the shortages in our community among factors which determine the best use or consumption of housing?	IX, X
7. What are the remedies for the economic and social shortages which affect housing in our community?	XI

SUGGESTED ACTIVITIES

Approaches

- I. Through problems nearest the lives of students
 1. Determine what per cent of the income of the student's family is spent for housing.
 2. Discuss the chief problems of this unit in relation to the local community.
 3. Determine in what ways the students' own homes can be improved.
- II. Through interviews and listening to talks by visitors
 1. Invite members of housing authorities or other persons well informed on housing to talk to the class.
 2. Interview dwellers in the slums to discover their attitudes and ideas regarding their neighborhoods.
 3. Interview a member of the police force whose beat is in a slum district to find out the crime problem in that district.
 4. Interview social workers, nurses, and physicians to find out about health conditions in a slum district.
- III. Through observation trips
 1. Visit slums and shanty towns in the community; visit also neighborhoods of middle-class houses, and of the most expensive houses.

IV. Through visual education materials, such as pictures, charts, maps, diagrams, drawings, exhibits, etc.

1. Visit a housing exhibit, such as are represented by social agencies and housing study groups in New York and other large cities.¹
2. Study the October, 1935, issue of *Building America*.
3. Look at pictures and charts taken from many different sources, showing housing and community conditions.
4. Take photographs in different parts of the community and discuss these in class.

V. Through quotations

1. "Until recently housing as a social problem has been shrouded in a fog of misconception, sentimentality, superstition and half truths. It has been assumed that only the very poor were inadequately housed and that the rest of the people of this country had attained the highest standard of housing consistent with our lavish civilization. It requires only a casual examination of a few of our most luxurious and most exclusive housing facilities to realize that while in most instances cost has not been spared, technical skill and a full understanding of the relation of the home to the individual and the community have been but partially used or entirely ignored."—Carol Aronovici (15:4)²
2. "We are working toward the ultimate objective of making it possible for American families to live as Americans should."—Franklin D. Roosevelt (15:11)³
3. "The next great lift in elevating the living conditions of the American family must come from a concerted and nationwide movement to provide new and better homes."—Herbert Hoover (177:xi)⁴
4. "We are living in a time when many people seem to fear that there is not enough work to be done. Certainly consideration of the ugliness of our man-made world would soon convince one of the improvements that need to be made. There is little doubt that just adding to the aesthetic attractiveness of our buildings, streets, highways, etc., would use all of the man power that is likely to be available for many years to come."—Harold F. Clark (48:208)⁵
5. "The American people are not housed in the manner to which

¹ See developmental and culminative activities, pages 323-7.

² Aronovici and McCalmont, *Catching Up with Housing*, p. 4. Beneficial Management Corporation, 1936. By permission of Carol Aronovici.

³ *Ibid.*, p. 11. By permission of Carol Aronovici.

⁴ President's Conference on Home Building and Home Ownership, I:xi. Used by permission.

⁵ From Harold F. Clark, *An Introduction to Economic Problems for Students and Teachers*, p. 208. By permission of The Macmillan Company, publishers.

their resources of land, materials, and skills entitle them."—Warren Jay Vinton (4Q:7)¹

6. "One of the principal reasons we have so much bad housing in American cities is that most of our housing has been built not as an investment but as a speculation."—Charles F. Lewis (4-I:17)²
7. "Mankind too often grasps at the immediate benefit and loses the lasting gain, too often allows short-term economic advantage to overcome lasting social-good, too frequently responds to sentiment rather than to the common sense of the economist."—Edmund deS. Brunner and Irving Lorge (36:372)³

VI. Through interest in reading

1. Examine newspapers for interesting news and descriptions of housing.
2. Read the *Congressional Record* for debates on housing matters in Congress.
3. Read newspapers for accounts of legislation being considered by state legislature or by the city council which will affect housing in the community.
4. Read reports of government agencies and housing research groups regarding housing needs.
5. Read reviews of books on housing.

VII. Through other units

1. Units related to health, community planning, architecture, home-making, labor problems, recreation, insurance, agriculture, departments of the United States Government, and many others, will likely touch upon the problems of shelter, and will lead to questions which may serve to stimulate interest in a more detailed study of the housing problem.

Developmental Activities

I. Activities for gaining information

1. Carry through activities begun as approaches.
2. Read books, pamphlets, reports, and other materials which describe in detail the problems of housing, in order to find the solutions of the chief problems suggested for this unit.⁴

¹ Warren Jay Vinton, "A Survey of Approaches to the Housing Problem." *The Annals of the American Academy of Political and Social Science*, March, 1937, Vol. 190, p. 7.

² Charles F. Lewis, "An Investment Approach to Housing." *The Annals of the American Academy of Political and Social Science*, March, 1927, Vol. 190, p. 7.

³ Reprinted from Brunner and Lorge, *Rural Trends in Depression Years*, by permission of Columbia University Press.

⁴ The most educationally significant problems in a unit are those raised by the students, rather than those listed in a preplanned unit.

3. Find out what researches and surveys of housing conditions have been made in the community.
4. Using the standards listed in Chapter III, make a score card for rating a house and a community. Judge a neighborhood according to this score card.
5. Make a map of the city or community to show areas of bad housing and the extent to which crime and mortality rates correspond with it.
6. Compare local housing conditions with those of other communities and of the nation as revealed by the Real Property Inventory, and other reports and literature on the subject.
7. Determine the minimum income which will enable a family to have housing of a certain standard in the community.
8. Determine the degree to which the community has adequate human resources to produce better housing.
9. Find out what factors determine the possibility of a family borrowing money for building, purchasing, or remodeling a home in the community.
10. To what degree are up-to-date methods of construction used in the community?
11. What is the status of organizations of construction laborers in the community? What are their activities? How do they affect the cost of housing?
12. Determine the effects of the city plan upon housing.
13. Find out what activities regarding city planning are taking place.
14. Find out the number of real estate dealers and firms in the city, the activities in which they engage, and their methods of procedure.
15. Have one or more members of the class plan to buy or build a house, and go through all the activities required for acquiring the home.
16. Appoint a committee of the class as a city planning commission to study and report on planning needs and procedures in the community.
17. Appoint another group as a tax-planning commission to study taxes and report on methods of revising the tax system.
18. Appoint a legislative committee to study shortages in housing legislation and to make recommendations.
19. Draw up standards for guiding a family in the proper use and care of home property.
20. Show on a map of the city its blighted areas; study the conditions which probably led up to this blight; make recommendations for use of the blighted area.
21. Compute the cost of maintenance of a home in each of several sections of the city. How can such costs be reduced?
22. Compare rents in the community with rents in other communities; compute the rent necessary for a landlord to charge to

pay for amortization, interest on his investment, taxes, maintenance, and profit, and other costs; determine whether rents are too high.

23. Study reports of tax assessors and real estate transactions over a period of years to determine the extent of depreciation of property values in different sections of the city.
24. Compare the costs of living in the center of the city with costs of living in the suburbs, taking into account such factors as costs of transportation to and from work in the city.
25. Study and report on the accomplishments of the Federal Government in housing since 1930.
26. Make glossary of terms essential to study of housing problems.

II. Activities for presenting information to others

1. Conduct a panel discussion or debate on ways of improving housing in the community, or in the nation.
 - a. Suggested debate topics: Resolved that
 - (1) The United States has a higher standard of housing than has Europe;
 - (2) The Federal Government should subsidize low-cost housing;
 - (3) Mass-production methods, such as used in the automobile industry, are well adapted to the production of houses;
 - (4) Ultimate ownership of all residence property should be held by the community or municipality;
 - (5) The land should bear the total tax burden of residence property, the buildings being exempt;
 - (6) Bad housing is a cause of crime;
 - (7) Clearance and replacement of slums is a more economical policy than permitting them to be occupied.
2. Plan and prepare an exhibit of graphic housing informational materials.
3. Plan and prepare a drama showing the struggle of a family in the slums to maintain a decent standard of living.
4. Prepare reports to present orally to the class or to other groups.
5. Write articles for the school paper on information gathered and activities carried on in relation to the unit on housing.

III. Activities of group action

1. Prepare a booklet of graphic materials on housing conditions and effects in the community, and present to the city council (not demanding that something be done, but rather in a spirit of helping them to know the facts).
2. Organize committees to present the findings of this unit to civic organizations, and to student groups in other schools.
3. Present the findings of the unit to the Parent-Teacher Association.
4. Organize a Home Improvement Club to study methods of improving individual homes.

IV. Activities to correlate with other subject fields

1. English composition
 - a. Several activities have already been suggested; all reports, debates, discussions, newspaper articles, represent activities of this type.
2. Literature
 - a. Describe housing conditions of other communities, other countries, and other historical periods by reading novels, and other literary works.
3. Home economics
 - a. This unit correlates with home economics in many points. It would not be amiss to integrate home economics and social studies during the progress of the entire unit.
 - b. All activities relating to the study and improvement of the use of housing, and of improving the home, may be carried on in the home economics courses.
4. Art
 - a. Make posters for depicting housing conditions, or for illustrating ideas or ideals regarding such conditions.
 - b. Compare types of architecture, and study the relation of such types to the requirements of modern family life.
 - c. Prepare standards for more artistic home decoration and selection and arrangement of furnishings.
 - d. Study standards for community planning, and show how artistic principles may be applied to the arrangement of home surroundings, streets, and subdivisions.
5. History
 - a. Trace the history of the housing movement in the United States.
 - b. Show the trends since Colonial times in the development of architecture of homes.
 - c. Give evidence to show the rapidity or slowness with which we may expect social ideals regarding housing to change.
 - d. Point out the relation between the historical development of social and political ideals in the United States, and the development and change in housing conditions.
6. Geography
 - a. Show the relationship between geographical conditions and the development of certain types of architecture.
 - b. Show the relationship of geographical factors to urbanization and congestion.
 - c. Show the relationship of geographical factors to land values.
7. Mathematics
 - a. Many activities in mathematics have already been suggested. All activities relating to the computing of costs, budgets, statistical trends, and the like, would be appropriately developed in the mathematics classes.

8. Physical sciences
 - a. Show the contribution of physics and chemistry to the development of new types of building materials and household equipment.
9. Biological sciences
 - a. Show the relationship of housing to health.
 - b. Study the extent to which housing has been planned to meet biological needs of the family.
 - c. Determine the factors which should be considered in building a house to meet family biological needs.
10. Other subjects
 - a. This unit has been planned to serve as an integrating unit for civics, economics, and sociology, as has already been stated.

Culminative Activities

1. Bring to a completion and report on the activities begun as approach and developmental activities.
2. Prepare an exhibit of charts, posters, pictures, art work, and other materials collected and prepared in connection with the work of the unit. Use this exhibit for public display, and plan a method of presenting to the public explanations of the material prepared.
3. Present a housing exhibit borrowed from housing research agencies.¹
4. Present a debate or panel discussion to the Parent-Teachers Association or to some other group as suggested in the developmental activities.
5. Present to assembly or to some other group, the drama prepared to show the housing problems of a slum family.
6. Present individual or committee reports to the class summarizing the information gained.

SUGGESTIONS FOR EVALUATION

The most significant evaluation of educational procedures is that done by pupils. If pupils, at the completion of a unit, declare, "That was one of the most interesting and instructive subjects I have ever studied," or ask "Why can't we keep on studying this unit?" then from the standpoint of pupil growth, any further evaluation by the teacher is relatively insignificant.

Evaluation by the teacher is, however, important to guide further educational planning, and therefore evaluation by both pupils and teacher should be provided for.

¹ Three sources from which such exhibits may be borrowed are: (1) Alexander Down, New York City Housing Authority, 10 East 40th Street, New York; (2) Carol Aronovici, Columbia University, New York; (3) Sam Ratensky, Resettlement Administration, Washington, D. C.

Evaluation by Pupils

1. A group discussion, or series of group discussions, summarizing the work of the unit, and evaluating its results in terms of understandings which each pupil has acquired of the factors underlying housing problems.
2. A written report by each pupil stating his reactions to the unit and its results.

Evaluation by Teachers

Effective evaluation of learning requires testing procedures (1) valid in terms of the types of learnings desired, (2) reliable in designating the relative degree to which these learnings have taken place. This reliability is affected to a great extent by the form in which the test item is stated. No attempt is made here to state criteria for test items. Certain criteria for insuring the validity of the evaluating process are here listed, however. These are adapted from the Fourteenth Yearbook of the Department of Superintendence (263:320-40) and appear to provide for measurement of practically all the desirable outcomes implied in the objectives listed for this unit.

Evaluation should provide for measurement of:

1. Acquisition of important information regarding housing.
2. Familiarity with technical vocabulary related to housing.
3. Familiarity with dependable sources of information on housing problems.
4. Immunity to malicious propaganda on housing issues.
5. Facility in interpreting factual data on housing.
6. Facility in applying significant facts and principles relating to housing to the solution of housing problems.
7. Skill in investigating housing problems.
8. Interest in reading about housing problems and discussing them.
9. Sensitivity to current housing problems and issues.
10. Interest in the human problems growing out of housing conditions.
11. Habit of working cooperatively with others in the study and solution of housing problems.
12. Habit of collecting and considering appropriate evidence before making important decisions regarding housing issues and problems.
13. Attitudes favorable to solving housing problems in ways socially beneficial.

One purpose of the list of generalizations presented in this study is to provide a check list for desirable understandings.

After studying a certain phase of housing, such as "cost of land as a factor in housing costs," the teacher might check the generalizations expressed by a pupil on this subject with the generalizations related to land listed in Chapters VI and VIII. Predetermined generalizations should not be presented for direct study by pupils, but should serve as guides for the presentation of factual material. After studying the factual material, pupils derive generalizations of their own. These generalizations should be checked with the list here given. If the pupil's concepts are in disagreement with the ones given here, he should be required to present evidence to prove his statements. The teacher should not use these generalizations as being absolutely correct. They are rather to be considered as being correct only on the basis of their sources. The sources of this study are believed to be good sources. Since conditions change continually, however, and new data are constantly being accumulated, it is inevitable that many of the conclusions stated at one time should be found incorrect later. For a student to question statements on the printed page and to evaluate these statements in the light of more evidence is a much more valuable experience than to accept printed statements as being true. The teacher and pupil should accept the generalizations of this study, and other generalizations as being true in the light of present evidence, but susceptible to modification if further evidence is found which warrants modification.

Source Material on Housing

All references in the bibliography of this study are usable by pupils and teachers. Material especially suitable for reading by high school pupils is found in the writings listed in the bibliography as references Nos. 1, 2, 4, 11, 14, 15, 19, 31, 32-34, 48, 59, 62-64, 77, 141-143, 156, 164, 168, 177-189, 232, 236, 243, 254, 261, 271, 277, 280.

References on Unit Planning

Special help for teachers in planning units on housing and other social problems may be found in references Nos. 40, 234, 256, 257, 258, 261, 263-267, 279, 283.

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INDEX

- Accident hazards, 85-6
- Activities for study unit, 321-7
- American housing compared to foreign housing, 33-4
- Appearance of neighborhood, 24-5, 72
- Approaches to study unit, 321-3
- Architecture, 50-3, 63, 131-4. *See also* Art
- Arrangement of rooms and equipment, 17, 63
- Art, 131-4, 168-9, 238-9, 251
- Asiatic housing, 33
- Attitudes, 125-7, 159-68, 234-6, 251-4, 260; as objectives of study unit, 314-5
- Basic assumptions, 305-6
- Bibliography, 330-48
- Blighted areas, 226-7
- Budget, place of housing in the family, 39-40
- Building, height of, 22-3
- Building industry, procedures recommended for, 279
- Building materials, 117-9
- Buildings, removal of, 257
- Capital resources, 252; essential to distribution of housing, 171, 255; essential to production of housing, 143 ff.
- Central Housing Committee, 138, 242
- Centralization of industry, 72-3
- Chapters, problems treated in, 7-8
- Character, 94 ff., 159-68, 234-6, 251-4, 260
- Charts showing relationships among factors basic to housing, 114-6
- Children, growth of, 88
- Cities, housing in, 48-50. *See also* Municipalities
- Citizenship, 101-2
- City governments, procedures recommended for, 297-303
- City planning, 26, 74-5, 148-9
- Civic organizations, procedures recommended for, 274-5
- Classification of data, 6
- Classification of housing objectives, 9-10
- Comfort, 86
- Community, effects of housing conditions upon, 110 ff.
- Community, human values in the, 111
- Conditions of housing: in the United States, 29 ff.; in rural America, 62 ff.; in urban America, 47 ff. *See also* Effects of housing conditions
- Congestion in urban housing, 55-6
- Controlling, 265, 275-7, 282-7, 292, 295, 301
- Construction of houses, 252, 263-4, 269, 276-7, 281, 282-4, 292, 300-1; cost of, 182-7; financing, 257; inadequacy of techniques of, 152; laws regulating, 252
- Consumers' goods: cost of, 175-8; increasing production of, 255-6
- Consumers, procedures recommended for, 270
- Consumption of housing, 231 ff., 265; shortages among housing factors related to, 259 ff.
- Contemporary American housing compared to that of the past, 29 ff.
- Contemporary problems in the school curriculum, 1
- Convenience, 24, 91
- Costs: of construction, 182-7; of consumers' goods, 175-8; of foreclosures, 205; of housing, 22, 38-9; of land, 190-9; of maintenance, 215-20, 258; of marketing houses, 187-8; of rural housing, 69-70; of transportation, 199-201; of urban housing, 60-1
- Cooperation, 248-9, 262, 265, 270-2, 275, 276-7, 282-3, 287, 295, 301, 304
- Course of study unit on housing, 312 ff.
- Credit, 255
- Crime, 95-7
- Criteria for assembling data, 5

- Culminative activities for study unit, 327
- Cultural heritage, 128 ff., 168 ff., 251-2
- Curriculum patterns in which this study may be used, 308-9
- Customs, 139-41, 170, 243-4, 251, 255, 261
- Data: classification of, 6; criteria for assembling, 5; methods of assembling, 6; sources of, 2; treatment of, 7, 9
- Decentralization of industry, 194
- Deed restriction, 26
- Definition of good housing, 14-6
- Delinquency, 97-9
- Depreciation of property values, 226-8, 259; causes of, 224; cost of, 222-8
- Design: of rural houses, 63; of urban houses, 50-3
- Developmental activities in study unit, 323-7
- Dimensions of houses, 18-9
- Discounts, 205
- Disease, effects of housing conditions upon, 79-84
- Distribution of housing facilities, 27, 75-6, 271, 278, 281-2, 286; processes essential to, 172 ff.; resources essential to, 156 ff.; shortages among factors essential to, 156-230, 253 ff.
- Distribution of income, 255
- Economic factors basic to housing, charts showing, 114-6
- Economic security, 90-1
- Economy in costs of housing, 180 ff.; acquiring land, 190; construction, 180-9; depreciation of property values, 228; financing home building and ownership, 201-9; installation of utilities services, 210-1; maintenance, 215-20; profits in rental property, 220-1; removing old buildings, 201; taxation, 211-5; transportation, 199-201
- Educating, 263, 266-8, 270-1, 273-7, 279, 282-3, 291, 295, 297-300, 304; for production of houses, 146-52, 252; for use of housing, 245-7
- Education: means of, 134-9, 169-70, 239-42, 251, 255, 261; of home dwellers, 134-5
- Educational and planning activities of consumers, 245-7
- Educational institutions, procedures recommended for, 274
- Educators, procedures recommended for, 274
- Effective demand, factors which determine, 175
- Effects of high residential property taxes, 214
- Effects of housing conditions upon: ability of neighborhood to be self-supporting, 107-9; adequacy of shelter, 87; attracting new industries to the community, 113; character and morals, 94 ff.; citizenship, 101-2; comfort, 86; community, 110 ff.; crime, 95-7; desirability of neighborhood as a home, 110; development of capable and responsible electorate, 111-2; disease, 79-84; economic security, 90-1; emotional maturity and adjustment, 93; enjoyment of convenient arrangement, 91; esthetic satisfaction, 91-2; family as a group, 105 ff.; family stability, 106; finances of the municipality, 112; harmony of social contacts, 109; hookworm, 82-3; hospitality, 103; human welfare, 79 ff.; individual-social traits, 94 ff.; individuality and personality, 89; industrial efficiency, 103-4; infant mortality, 80; infantile paralysis, 81; intestinal diseases, 82; juvenile delinquency, 97-9; neatness and orderliness, 102-3; neighborhood, 107, 109; peace and quiet of the family, 92; physical growth of children, 88; physical well-being, 79-88; pleasant family relationships, 105; popularity of home as a social center, 106-7; pride in possession or ownership, 93; racial harmony, 113; recreation and use of leisure, 92, 101; rest, relaxation, and economy of energy, 87; rickets, 81; safety, 84-6; sex immorality, 99-100; stability of property values, 110-1; thrift, 103; tuberculosis, 81-2; vagrancy, 100-1
- Effects of land costs upon housing, 190

- Emotional adjustment, 93
- Enforcement of housing laws, 154-5, 278, 287, 293, 301
- Esthetic enjoyment, 91-2
- European housing, 33-4
- Evaluation of housing unit, 327-8
- Extent to which housing values are achieved, 34
- Factors in housing: analysis of, 114; related to consumption of housing, 231 ff.; related to effective demand, 175; related to production of housing, 114 ff.; related to selling price of land, 190-2
- Family, effects of housing conditions upon, 105 ff.
- Family relationships, 105
- Family stability, 106
- Farm housing: *See* Rural housing
- Farm Housing Survey, 62-3, 69
- Fees and discounts in home finance, 205
- Financing, 264, 277, 281-2, 285, 291, 301; home building and ownership, 153, 201-9, 252, 257, 269, 272
- Financiers, procedures recommended for, 277
- Fire hazards, 84-5
- Foreclosures, cost of, 205-6
- Foreign housing, 33-4
- Frequency rank of housing values (Tables), 11
- General housing conditions in the United States, 35-6, 41-3
- Generalization: 36, 43-8, 50, 52-8, 60-1, 63-71, 77-8, 88, 94, 104-5, 107, 110, 113, 118-21, 123-5, 127-8, 131, 134, 138-9, 141, 143, 146, 151-5, 159, 166-71, 175, 179, 188-90, 198-201, 208-9, 211, 214-5, 219-20, 222, 227-9, 231, 235-6, 244-5, 248-9, 315-20
- Government, procedures recommended for, 283 ff. *See also* National Government, and State Government
- Grade placement of housing educational materials, 307-8
- Habits and skills as objectives of study unit, 314
- Health, effects of housing conditions upon, 79-88
- Heating, 21, 67-8
- Height of buildings, 22-3
- Heritage, social-cultural, 237-8
- High property taxes, causes of, 212-3
- History of housing, 29 ff., 58
- Home as a social center, 106-7
- Home builder, 267-8
- Home building, financing of, 201-9
- Home ownership, 27, 60-1, 77, 90-1, 93, 102-3, 111-2, 201-9, 257
- Home purchaser, 266-7
- Home renter, 268-9
- Home surroundings, 70-1
- Hookworm, 82-3
- Hospitality, 103
- House: cost of constructing, 182-7; cost of marketing, 187-8; harmony of surroundings with, 24; standards for a good, 17 ff.
- Houses: arrangement of, 17; economizing in costs of, 256; heating of, 21, 67-8; humidity in, 21; plumbing in, 21; safety in, 21-2
- Housing, as an area for study, 1, 307; cost of, 38-9; definition of good, 14-6; distribution of, 27, 75-6; in the family budget, 39-40; in foreign countries, 33-4; of Negroes, 45-7; of workers, 44-5; objectives of, 9 ff.; of the present compared to that of the past, 29 ff.
- Housing agencies, procedures recommended for, 304
- Housing conditions, 79 ff. *See also* Effects of housing conditions
- Housing education, use of this study in, 305 ff.
- Housing legislation, 27
- Housing programs, 27, 75
- Housing reform, suggested patterns of, 263 ff. *See also* Remedial procedures
- Housing reformers, procedures recommended for, 273
- Housing regulations, 27
- Housing standards, 14 ff.
- Housing values, 9 ff.; extent to which achieved, 34, 79 ff.; frequency rank in housing literature (Table), 11
- Human resources, 250 ff.; essential to consumption of housing, 232 ff., 259-61; essential to distribution of housing, 156 ff.; essential to production of housing, 121-7; shortages in, 121 ff.

- Human values of the community, 111
 Humidity, 21
- Ignorance of buyer, 207
 Illumination, 20-1, 65-6
 "Improvement of American Homes,"
 course of study unit, 312 ff.
 Income, distribution of, 37-8, 41, 255
 Income groups, housing of, 37 ff.
 Income-housing-cost ratio, 172-5; in-
 adequacy of, 173-5; summary of
 shortages related to, 255 ff.
 Income required to pay for adequate
 housing, 39-40
 Increasing social consciousness of the
 school, 1
 Individual-social traits, effects of
 housing conditions upon, 94 ff.
 Individuality, 89
 Industrial decentralization, 72-3, 194
 Industrial efficiency, 103-4
 Industries, selection of location for,
 113
 Industry, procedures recommended
 for, 282-3
 Infant mortality, 80
 Infantile paralysis, 81
 Information centers, 27
 Installation of utilities services, 210-11
 Insurance, cost of, 218-21
 Intestinal diseases, 82
- Juvenile delinquency, 97-9
- Kinds of shelter now available and
 occupied, 29 ff.
- Knowledge, science, technology: as re-
 lated to distribution, 168; as related
 to production, 128-31
 Knowledges and understandings as ob-
 jectives of study unit, 314-20
- Labor: as related to distribution of
 housing, 156; cost of, in house
 maintenance, 218; resources of, 121-3
 Land: adequacy of, 119-20; cost of,
 190-9, 256
 Landlords, procedures recommended
 for, 275-6
 Landscaping, 24
 Large-scale planning, 149-50
 Laws, 27, 76; enforcement of, 154-5,
 278, 287, 293, 301; regulating dis-
 tribution of housing, 170-1; regulat-
 ing production of housing, 141-3,
 252; regulating use of housing, 244,
 261. *See also* Legislating
 Legislation. *See* Laws
 Legislating, 265, 273, 282, 288-90, 293,
 296, 301
 Leisure time, 92
 Lender, protection of, 206-8
 Location: of house, 24; of neighbor-
 hood, 25, 72-3
 Lot, size of, 22-3
 Low-income families, ability of to
 purchase housing, 38-43
 Lung diseases, 81-2
- Maintenance, cost of, 215-20, 258
 Managers of housing projects, proce-
 dures recommended for, 275
 Management, 262, 265, 275-7, 281-2,
 286, 292, 295, 301
 Managing the home, 247-8
 Manufacturing of houses: adequacy of
 resources for, 119. *See also* Con-
 struction of houses, and Production
 of houses
 Marketing of housing, 154, 187-8, 252,
 264-5, 271, 275-6, 278, 281-2, 286
 Materials and structure of houses, 17-
 8; of rural houses, 64; of urban
 houses, 53
 Means of education. *See* Education,
 means of
 Mental health, effects of housing upon,
 88 ff.
 Methods of this study: determining
 objectives of housing, 9-12; deter-
 mining standards, 17; procedure, 3;
 selecting writings, 4
 Middletown, 45, 70, 246-7
 Mineral resources, adequacy of, 118
 Minimum standards of housing, 15
 Money and credit, 144-6, 255
 Money lending institutions, 277-8
 Morals, 94 ff.
 Mores, 134-41, 170, 243-4, 251, 255,
 261
 Mortgages, 205-6
 Motives, 125-7, 159-68, 234-6, 251-4,
 260
 Municipalities, 74 ff.; distribution of
 housing facilities in, 75-6; finances
 of, 112; housing programs in, 75;

- parks and playgrounds of, 75; percentages of home ownership in, 77; plan of, 74-5; standards for, 26 ff.; transportation facilities in, 77; utilities services in, 76; zoning and housing legislation in, 76
- National government, procedures recommended for, 291-5
- National planning, 146-7
- Natural resources: 250; adequacy of, 117 ff.
- Neatness, 102-3
- Negroes, housing of, 45-7
- Neighborhoods, 71 ff.; ability of, to be self-supporting, 107-9; as locations for homes, 110; effects of housing conditions upon, 107 ff.; location of, 72-3; plan and appearance of, 73; plan of streets in, 72; pride and loyalty in, 109; pure air, 71-2; social life in, 109; standards for, 24 ff.
- Non-essential household goods, eliminating purchase of, 178-9
- Objectives of housing, 9 ff.; methods of determining, 9-12; sources of lists of, 12-3
- Objectives of unit on housing, 313-20
- Obsolescence, causes of, 224-6
- Optimum standards of housing, 15
- Orderliness, 102-3
- Overcrowding, 80; in rural housing, 64-5; in urban housing, 55-6
- Ownership of homes, 27, 60-1, 77, 90-1, 93, 102-3, 111-2, 257
- Overview of study unit, 312-3
- Parks, 27, 75
- Peace and quiet, 92
- Personality, 89
- Philanthropists, procedures recommended for, 272
- Philosophy, 159-68, 234-6, 251-4, 260
- Physical well-being, effects of housing conditions upon, 79-88
- Planning, 263, 266-8, 270-1, 273-7, 279, 282-3, 291, 295, 299-300, 304; as related to production of housing, 146, 152, 252; as related to use of housing, 245-7, 261-2; large-scale housing projects, 149-50; of cities, 26, 74-5, 148-9; of houses, 17, 63, 150-2; of neighborhoods, 24-5, 72; of regions, 148-9
- Play facilities, 26-7, 75, 101
- Playgrounds, 27, 75, 101
- Plumbing, 21; in rural housing, 66-7; in urban housing, 57
- Population of neighborhoods, 26
- Privacy, 19; in rural homes, 64-5; in urban homes, 54-6
- Problems of study unit, 321
- Procedure, methods of, used in this study, 3
- Processes essential to: efficient consumption of shelter, 245 ff.; distribution of shelter, 172 ff., 255 ff.; production of shelter, 146 ff., 252 ff.
- Production of goods, 255-6
- Production of housing, 263-4; adequacy of natural resources for, 117 ff.; factors related to, 250 ff.; processes essential to, 146 ff.; shortages among factors related to, 114 ff. *See also* Construction of houses
- Profits in rental property, 258-9
- Programs of housing development, 27, 75
- Property values, depreciation of, 110-1, 259
- Protection, 265, 270, 278, 282-3, 293, 301; of lender from insecurity of investment, 206-8
- Purchasing a home, 269, 271
- Purposes of this study, 305-6
- Racial harmony, 113
- Railroads, procedures recommended for, 278-9
- Ratio of income to housing costs, 172-5, 255 ff.
- Real estate agencies, procedures recommended for, 276
- Real Property Inventory, 49, 57, 60
- Recreation, 24, 26-7, 75, 92, 101
- Reduction of cost of goods other than shelter, 176-8
- References: on education, 347-8; on housing, 330-47; on unit planning, 329; selection of, 5. *See also* Bibliography
- Regional planning, 148-9
- Remedial procedures: for housing shortages, summary of, 263-6; rec-

- ommed for housing agencies, 265 ff.
- Remodeling, 269
- Removing of old buildings, 201
- Renting, 220-1, 258-9, 268-9, 275-6
- Repair, cost of, 215-6, 269
- Research needed in housing education, 309-10
- Residential neighborhoods, procedures recommended for, 279
- Resources essential to: consumption of shelter, 236 ff.; distribution of shelter, 156 ff.; production of shelter, 128 ff.
- Resources for manufacturing, adequacy of, 119
- Rest, 87
- Rickets, 81
- Room arrangement, 53
- Rural electrification, 66 (fn)
- Rural housing, conditions of, 62 ff.
- Safety, 21-2, 24, 58-60, 84-6
- Sampling of types of sources, 4
- Sanitation, 24, 61
- Science and technology, 251; as related to distribution of housing, 168, 254-5; as related to production of housing, 128-31; as related to use of housing, 237-8, 260-1
- Selling price of land, factors which determine, 190-2
- Sex immorality, 99-100
- Shelter, adequacy of, 87
- Shortages among housing factors: related to consumption of shelter, 231 ff.; related to distribution of shelter, 156-230, 253 ff.; related to production of shelter, 121 ff., 146 ff., 250 ff.
- Shortages of capital resources, 143 ff.
- Shortages of natural resources, 117 ff.
- Size of lot, 22-3
- Size of houses, 18-9; in rural communities, 64-5; in urban communities, 54-6
- Skill, efficiency, training, knowledge, as related to: consumption of shelter, 231-3; distribution of shelter, 156-9, 252; production of shelter, 124-5, 250
- Social consciousness of the school, 1
- Social heritage, 128 ff., 168 ff., 251-2
- Source material on housing, 329
- Sources of data, 2
- Sources of lists of standards, 28
- Sources, sampling of types of, 4
- Speculation: causes of, 195; effects of, 196
- Stability of property values, 110-1
- Standards essential to achievement of housing values, 14 ff.; for houses, 17-22; for municipalities, 26 ff.; for neighborhoods, 24 ff.; for surroundings of a house, 22 ff.
- Standards of art, 168-9, 238-9, 251, 255, 261
- Standards of housing: methods of determining, 17; sources of lists of, 28
- State government, procedures recommended for, 295-7
- Streets, 25, 26-7, 73
- Sub-standard housing in the United States, 41-3
- Summary of shortages among housing factors, 250 ff.
- Sunlight, 20; in rural houses, 65-6; in urban houses, 56-7
- Surroundings of the home, 22 ff., 70-1
- Surveys, housing conditions revealed by, 41-3
- Tax conditions, 212
- Taxes, 211-5, 258; causes of high, 212-3; effects of high, 214
- Theme unit, suggestions for, 310-2
- Thrift, 103
- Timber, adequacy of, 118
- Traditions, 139-41, 170, 243-4, 251, 255, 261
- Traffic, 26-7
- Transportation, 199-200, 256, 264, 301; as related to production of houses, 153, 252; facilities for, 77
- Treatment of data, 7
- Tuberculosis, 81-2
- Unemployment, 122-3
- United States Housing Act of 1937, 293-4
- United States, housing conditions in the, 29 ff.
- Unit on housing, how this study may be used in development of, 310 ff.
- Urban housing, conditions of, 47 ff.

- Use of housing. *See* Consumption of housing
- Uses of this study, 306-7
- Utilities services, 25-7, 76, 257-8; cost of, 216-8; installation of, 210-1
- Vagrancy, 100-1
- Values of housing. *See* Objectives of housing
- Ventilation, 20, 56-7, 65-6
- Wage-earners, housing of, 44-5
- Wastes, disposal of, 22, 61
- Water supply, 60, 69
- Workers, housing of, 44-5
- Writings, methods of selecting, 4
- Zoning, 76

